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Dabrowski

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(45) **Date of Patent: Jun. 14, 2016**

(54) **METHOD AND APPARATUS FOR PROVIDING SECURE AND ANONYMOUS CASH-OUT AND CASH-IN VALUES IN A GAMING SYSTEM**

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **14/715,405**

(22) Filed: **May 18, 2015**

(65) **Prior Publication Data**

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Related U.S. Application Data

(63) Continuation of application No. 14/486,920, filed on Sep. 15, 2014, now Pat. No. 9,033,794, which is a continuation of application No. 11/386,341, filed on Mar. 22, 2006, now Pat. No. 8,834,264.

(51) **Int. Cl.**

G07F 17/00	(2006.01)
G07F 17/32	(2006.01)
G06K 9/00	(2006.01)
G06Q 20/40	(2012.01)

(52) **U.S. Cl.**

CPC ***G07F 17/3241*** (2013.01); ***G06K 9/00013*** (2013.01); ***G06Q 20/40*** (2013.01); ***G07F 17/32*** (2013.01); ***G07F 17/3206*** (2013.01); ***G07F 17/3244*** (2013.01); ***G07F 17/3246*** (2013.01)

(58) **Field of Classification Search**

CPC A63F 3/081; A63F 2009/2413; G07F 17/3232; G07F 17/32; G06Q 20/10; G06Q 20/28

See application file for complete search history.

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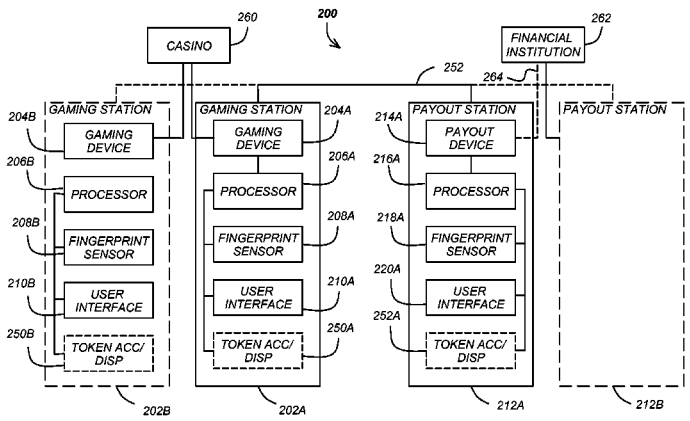
(74) *Attorney, Agent, or Firm* — Gates & Cooper LLP

(57) **ABSTRACT**

A method, apparatus, article of manufacture, and a memory structure for providing a payout to a player is disclosed. An ATM or ATM-like device is used to cash out of and cash into gaming devices with the player's fingerprint used to securely transfer the cash-in or cash-out data between the gaming device and the ATM. An embodiment is disclosed in which the information is passed between the ATM and the gaming device via a token.

29 Claims, 15 Drawing Sheets



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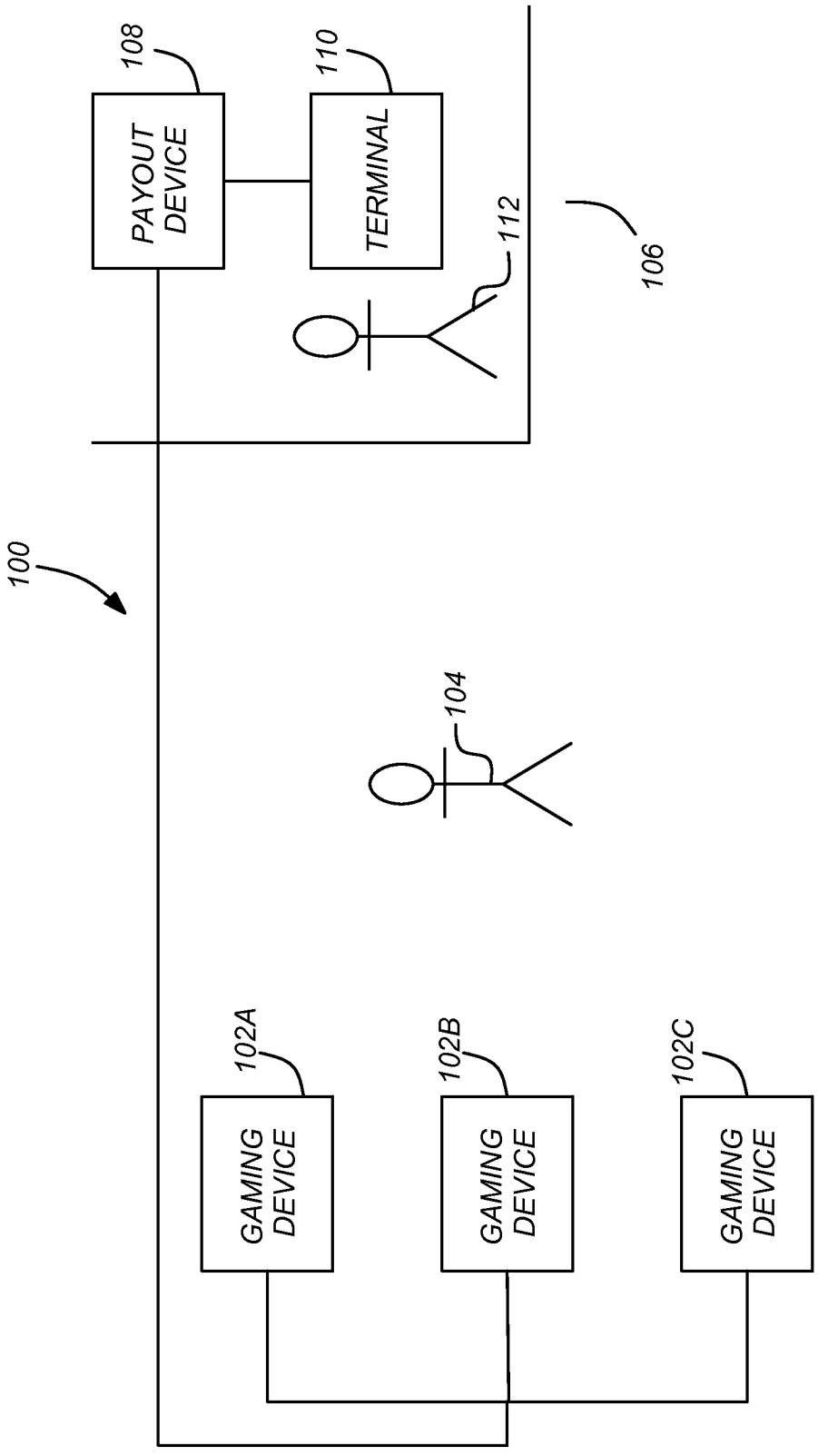
100
102A
GAMING DEVICE
102B
GAMING DEVICE
102C
GAMING DEVICE
104
106
108
PAYOUT DEVICE
110
TERMINAL
112

FIG. 1

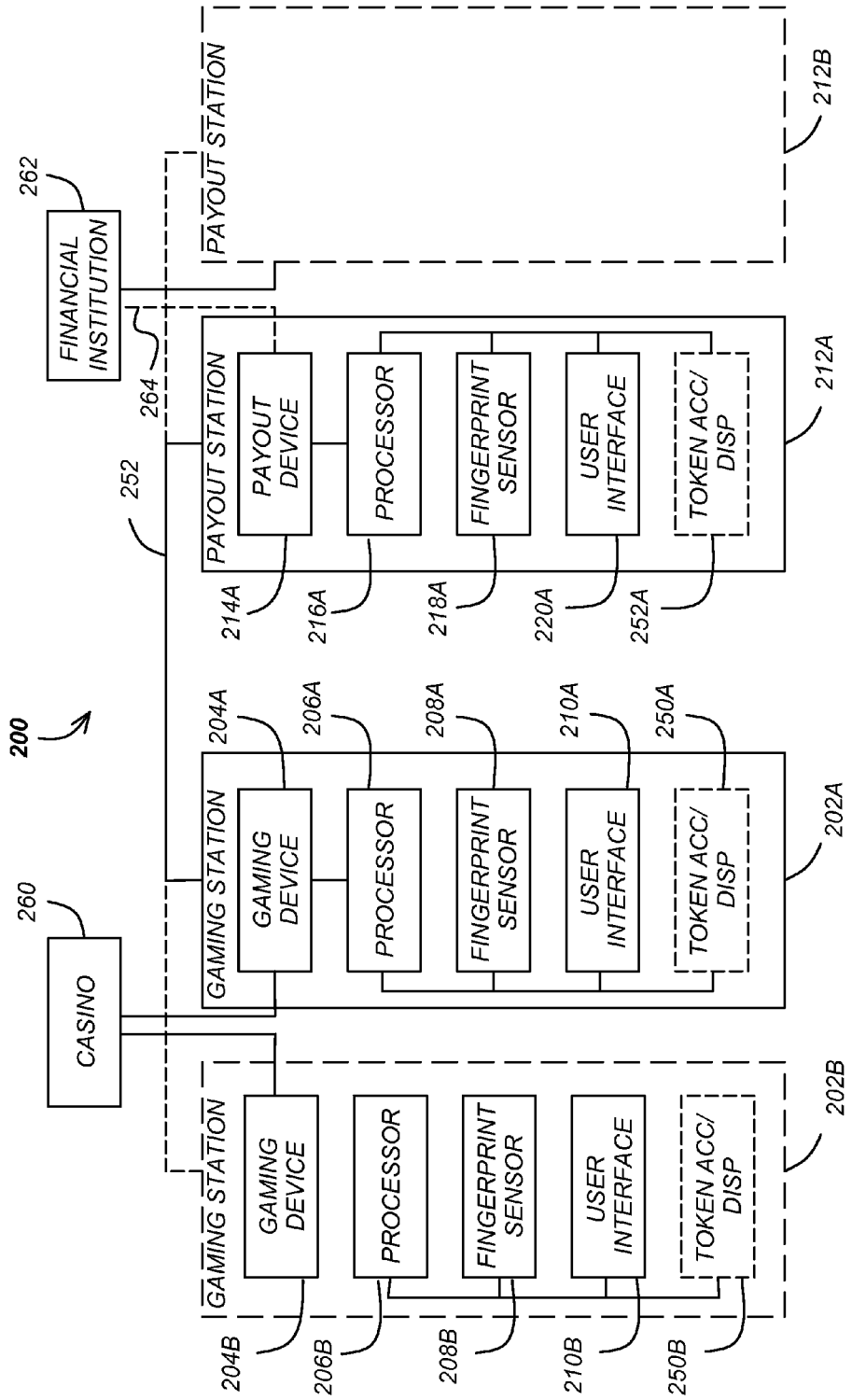
200
CASINO
260
FINANCIAL INSTITUTION
262
264
252
GAMING STATION
GAMING DEVICE
PROCESSOR
FINGERPRINT SENSOR
USER INTERFACE
TOKEN ACC/ DISP
202A
204A
206A
208A
210A
250A
202B
204B
206B
208B
210B
250B
PAYOUT STATION
PAYOUT DEVICE
212A
214A
216A
218A
220A
252A
212B

FIG. 2

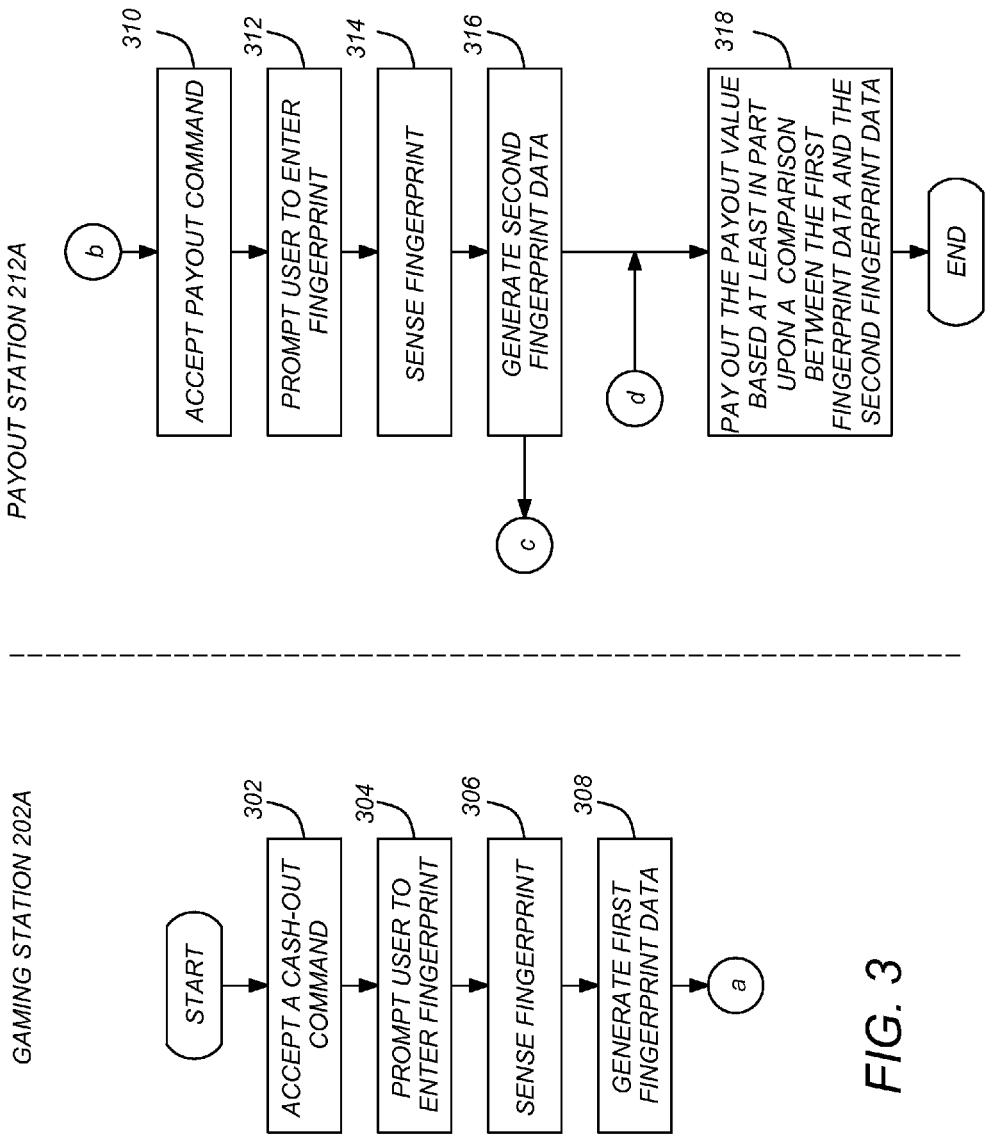
GAMING STATION 202A
START
302
ACCEPT A CASH-OUT COMMAND
304
PROMPT USER TO ENTER FINGERPRINT
306
SENSE FINGERPRINT
308
GENERATE FIRST FINGERPRINT DATA
a
PAYOUT STATION 212A
b
310
ACCEPT PAYOUT COMMAND
312
PROMPT USER TO ENTER FINGERPRINT
314
SENSE FINGERPRINT
316
GENERATE SECOND FINGERPRINT DATA
c
d
318
PAY OUT THE PAYOUT VALUE BASED AT LEAST IN PART UPON A COMPARISON BETWEEN THE FIRST FINGERPRINT DATA AND THE SECOND FINGERPRINT DATA
END

FIG. 3

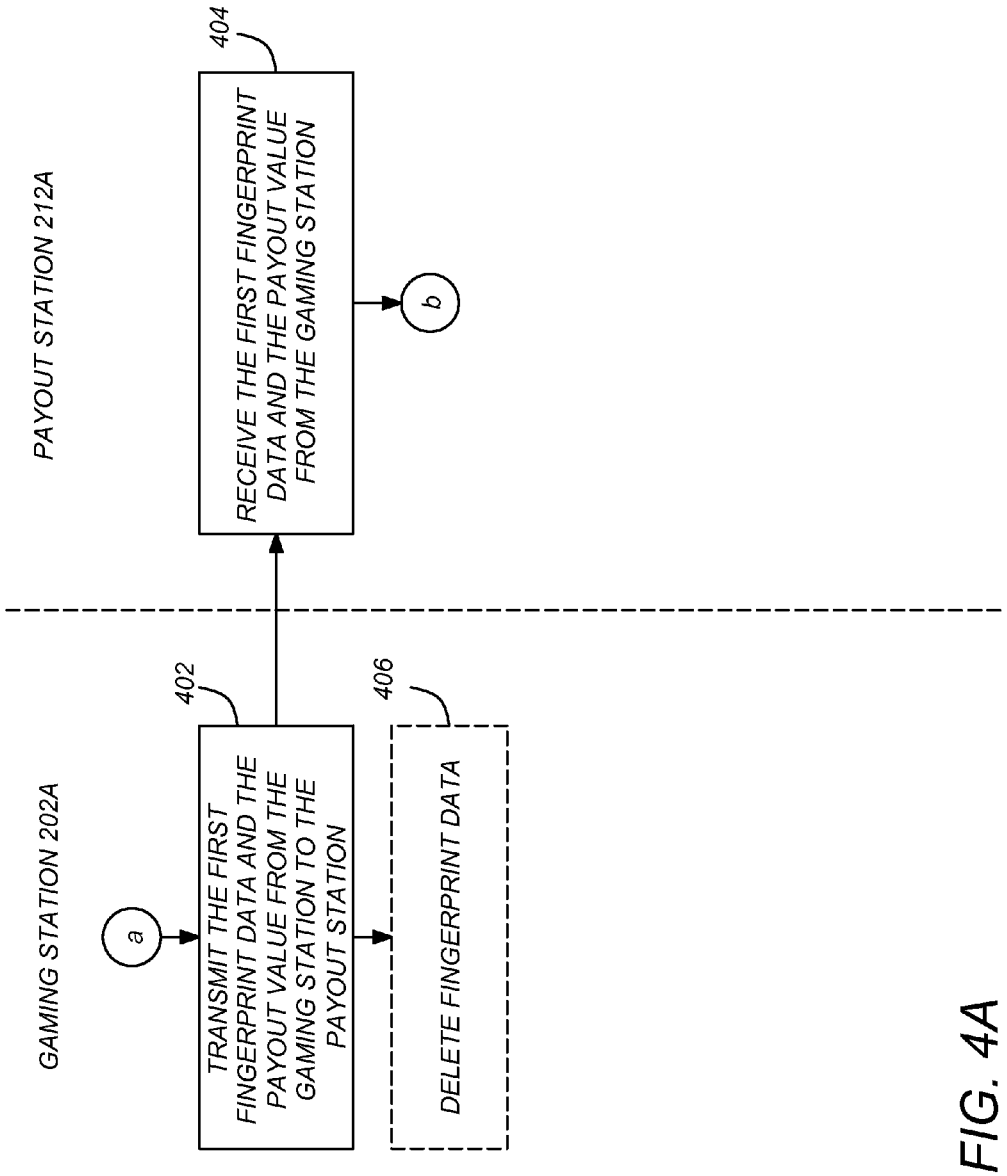
PAYOUT STATION 212A
GAMING STATION 202A
404
RECEIVE THE FIRST FINGERPRINT DATA AND THE PAYOUT VALUE FROM THE GAMING STATION
b
402
TRANSMIT THE FIRST FINGERPRINT DATA AND THE PAYOUT VALUE FROM THE GAMING STATION TO THE PAYOUT STATION
406
DELETE FINGERPRINT DATA
a

FIG. 4A

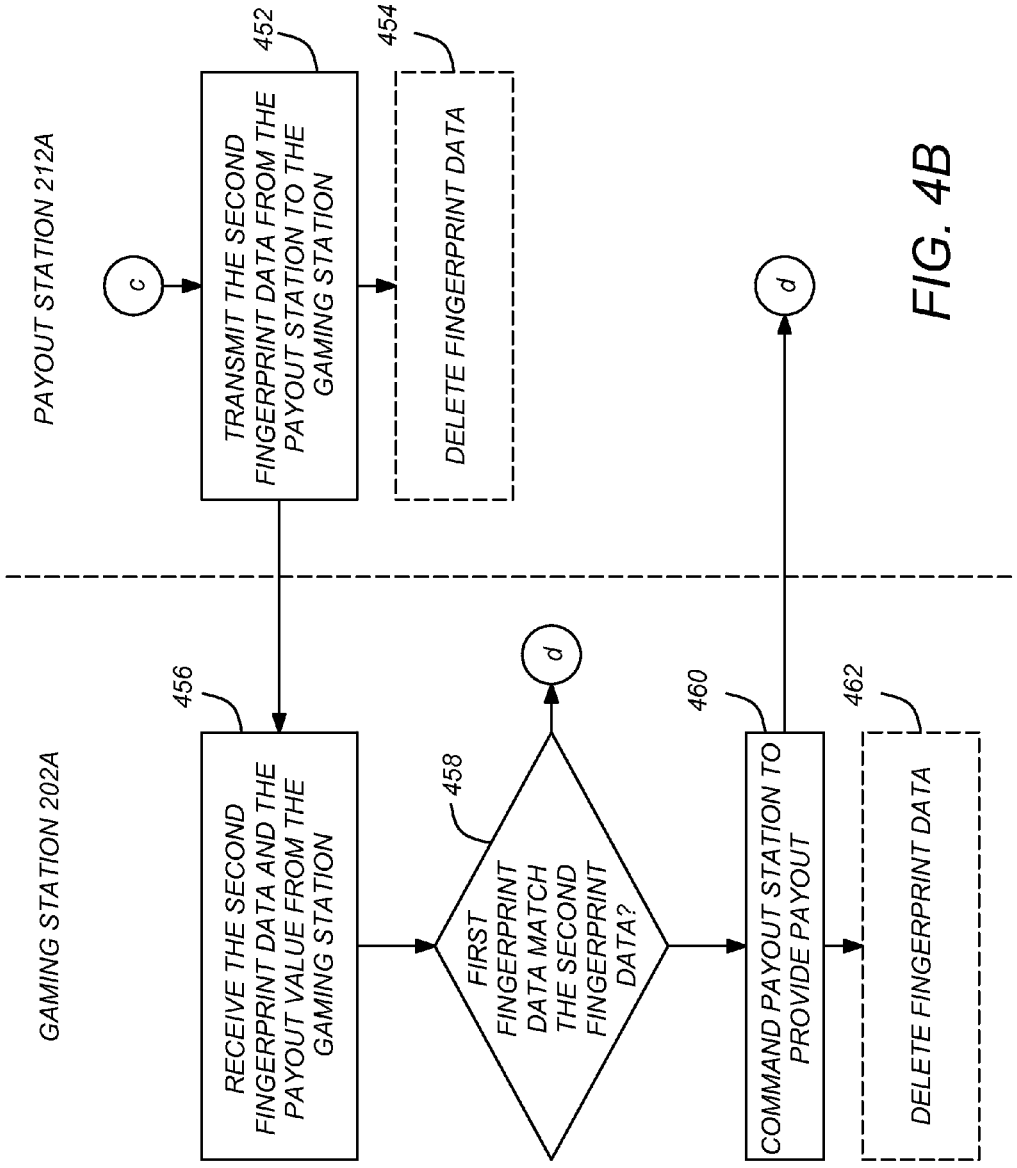
PAYOUT STATION 212A
GAMING STATION 202A
c
TRANSMIT THE SECOND FINGERPRINT DATA FROM THE PAYOUT STATION TO THE GAMING STATION
452
DELETE FINGERPRINT DATA
454
RECEIVE THE SECOND FINGERPRINT DATA AND THE PAYOUT VALUE FROM THE GAMING STATION
456
FIRST FINGERPRINT DATA MATCH THE SECOND FINGERPRINT DATA?
458
d
COMMAND PAYOUT STATION TO PROVIDE PAYOUT
460
DELETE FINGERPRINT DATA
462
d

FIG. 4B

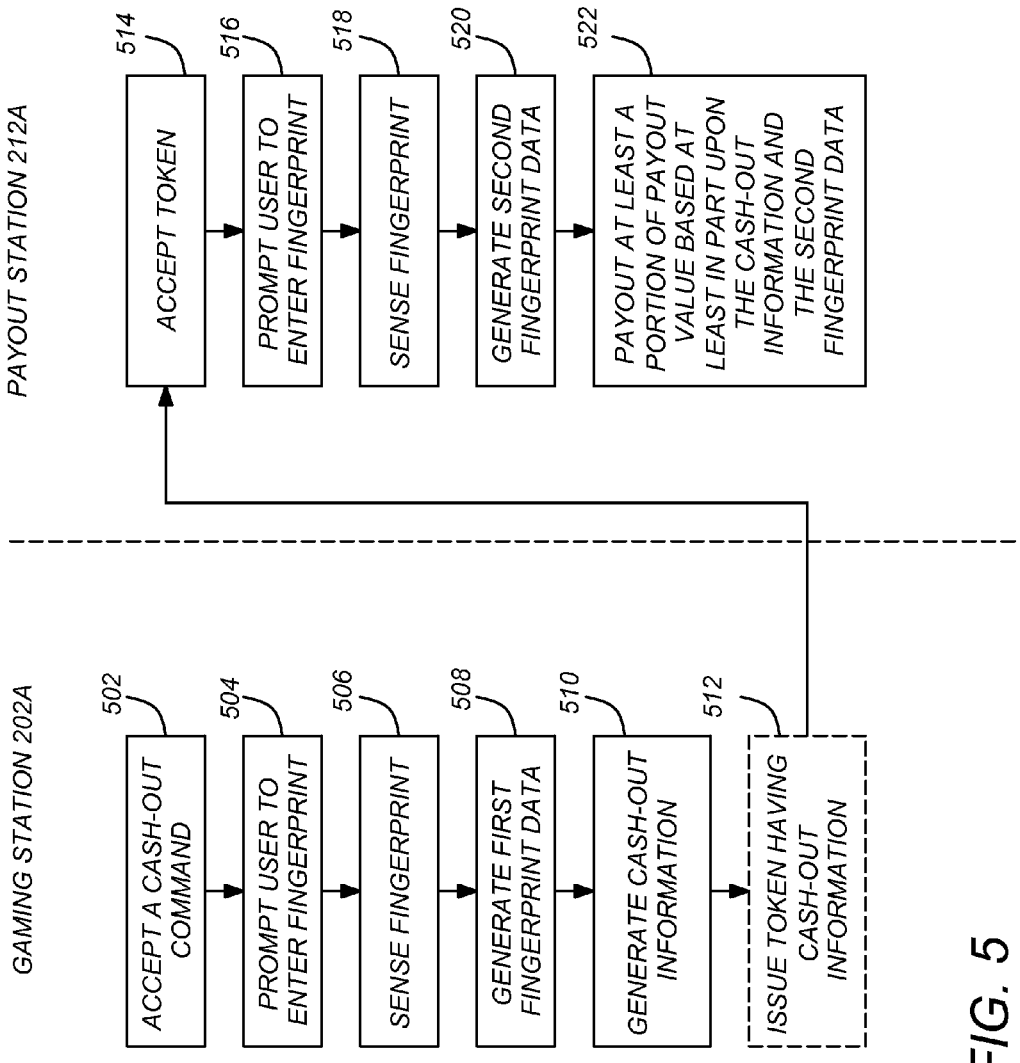
GAMING STATION 202A
ACCEPT A CASH-OUT COMMAND
502
PROMPT USER TO ENTER FINGERPRINT
504
SENSE FINGERPRINT
506
GENERATE FIRST FINGERPRINT DATA
508
GENERATE CASH-OUT INFORMATION
510
ISSUE TOKEN HAVING CASH-OUT INFORMATION
512
PAYOUT STATION 212A
ACCEPT TOKEN
514
PROMPT USER TO ENTER FINGERPRINT
516
SENSE FINGERPRINT
518
GENERATE SECOND FINGERPRINT DATA
520
PAYOUT AT LEAST A PORTION OF PAYOUT VALUE BASED AT LEAST IN PART UPON THE CASH-OUT INFORMATION AND THE SECOND FINGERPRINT DATA
522

FIG. 5

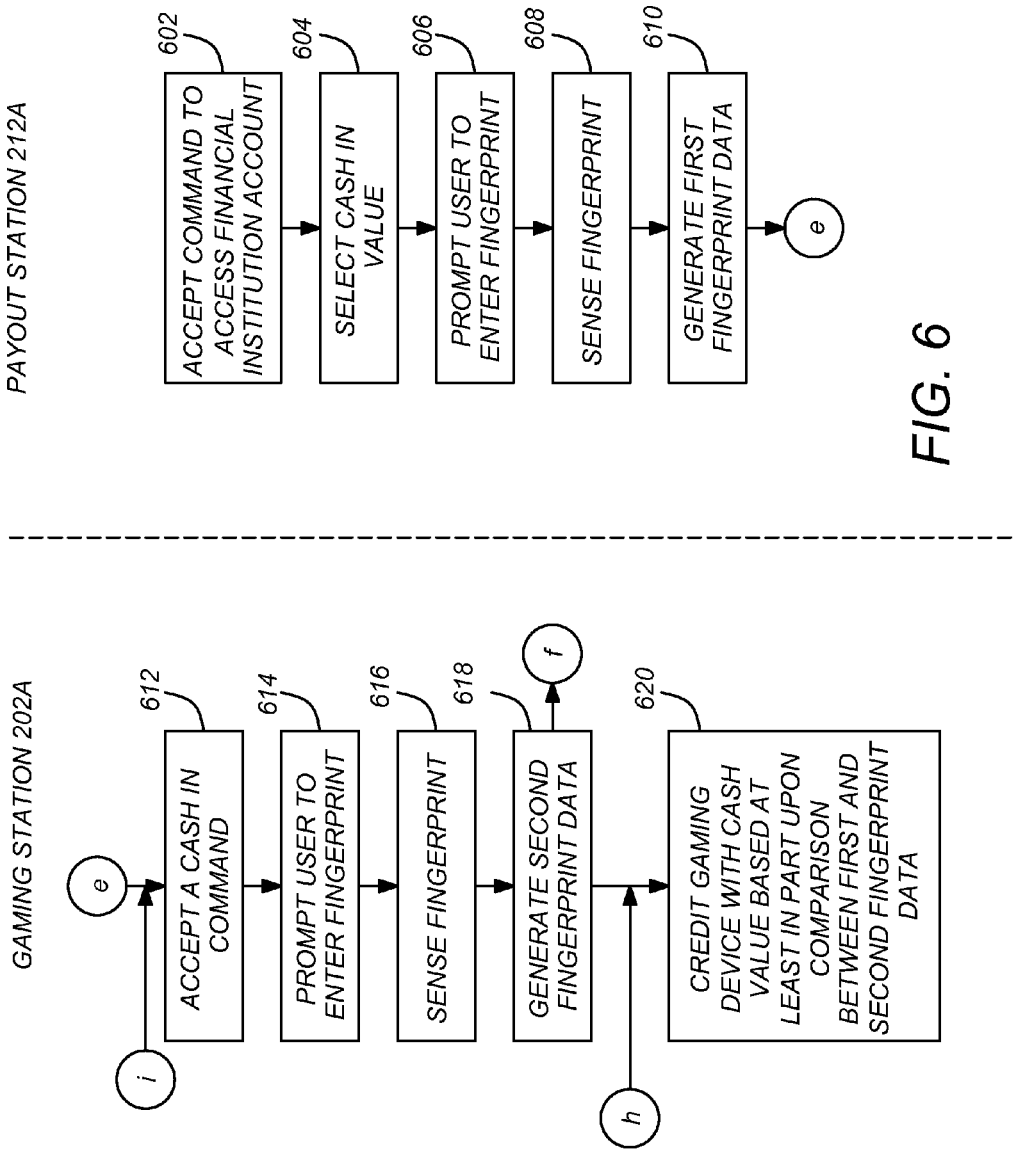
PAYOUT STATION 212A
602
ACCEPT COMMAND TO ACCESS FINANCIAL INSTITUTION ACCOUNT
604
SELECT CASH IN VALUE
606
PROMPT USER TO ENTER FINGERPRINT
608
SENSE FINGERPRINT
610
GENERATE FIRST FINGERPRINT DATA
e
GAMING STATION 202A
e
612
ACCEPT A CASH IN COMMAND
614
PROMPT USER TO ENTER FINGERPRINT
616
SENSE FINGERPRINT
618
GENERATE SECOND FINGERPRINT DATA
f
620
CREDIT GAMING DEVICE WITH CASH VALUE BASED AT LEAST IN PART UPON COMPARISON BETWEEN FIRST AND SECOND FINGERPRINT DATA
h
i

FIG. 6

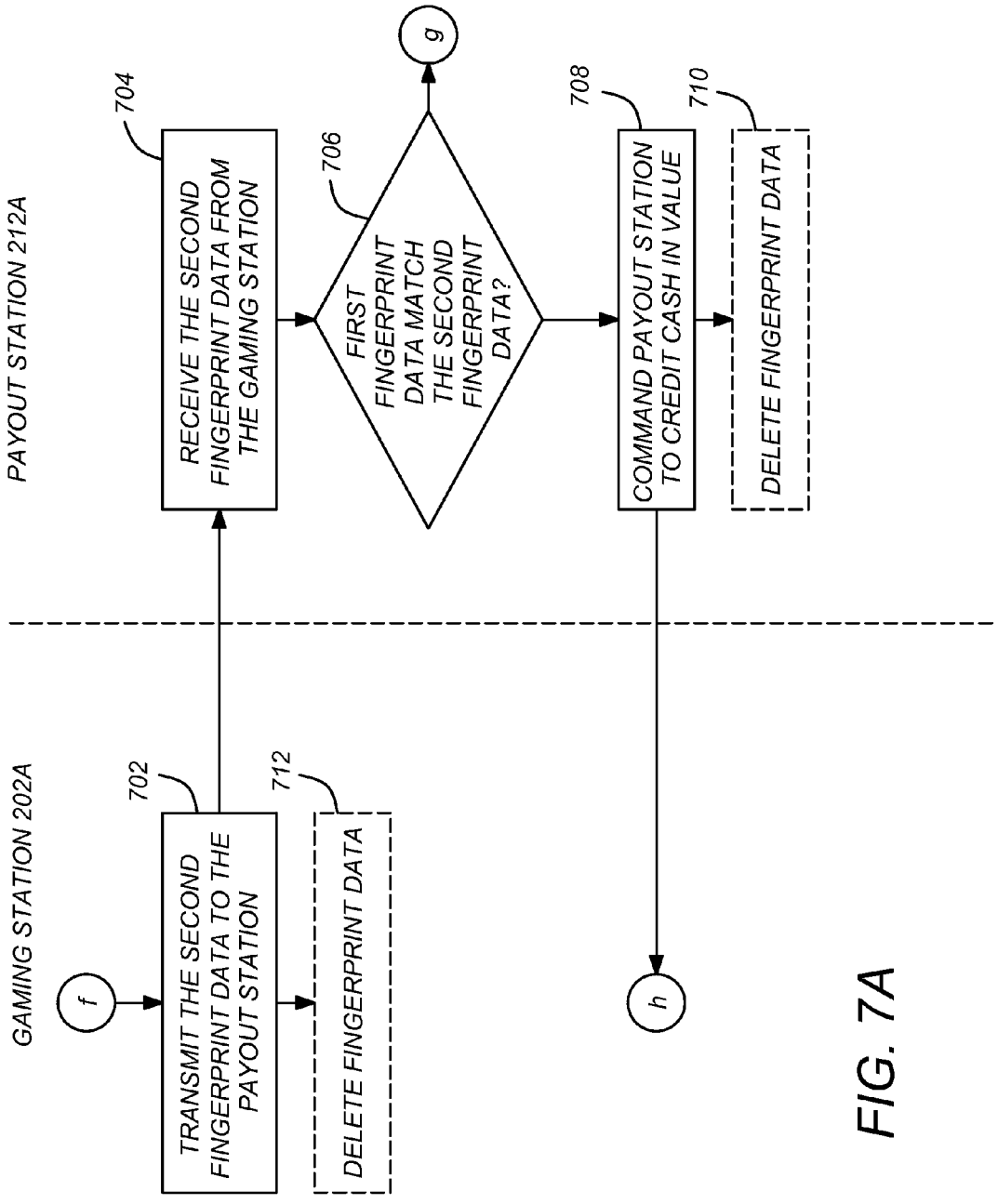
PAYOUT STATION 212A
GAMING STATION 202A
704
RECEIVE THE SECOND FINGERPRINT DATA FROM THE GAMING STATION
706
FIRST FINGERPRINT DATA MATCH THE SECOND FINGERPRINT DATA?
g
708
COMMAND PAYOUT STATION TO CREDIT CASH IN VALUE
710
DELETE FINGERPRINT DATA
f
702
TRANSMIT THE SECOND FINGERPRINT DATA TO THE PAYOUT STATION
712
DELETE FINGERPRINT DATA
h

FIG. 7A

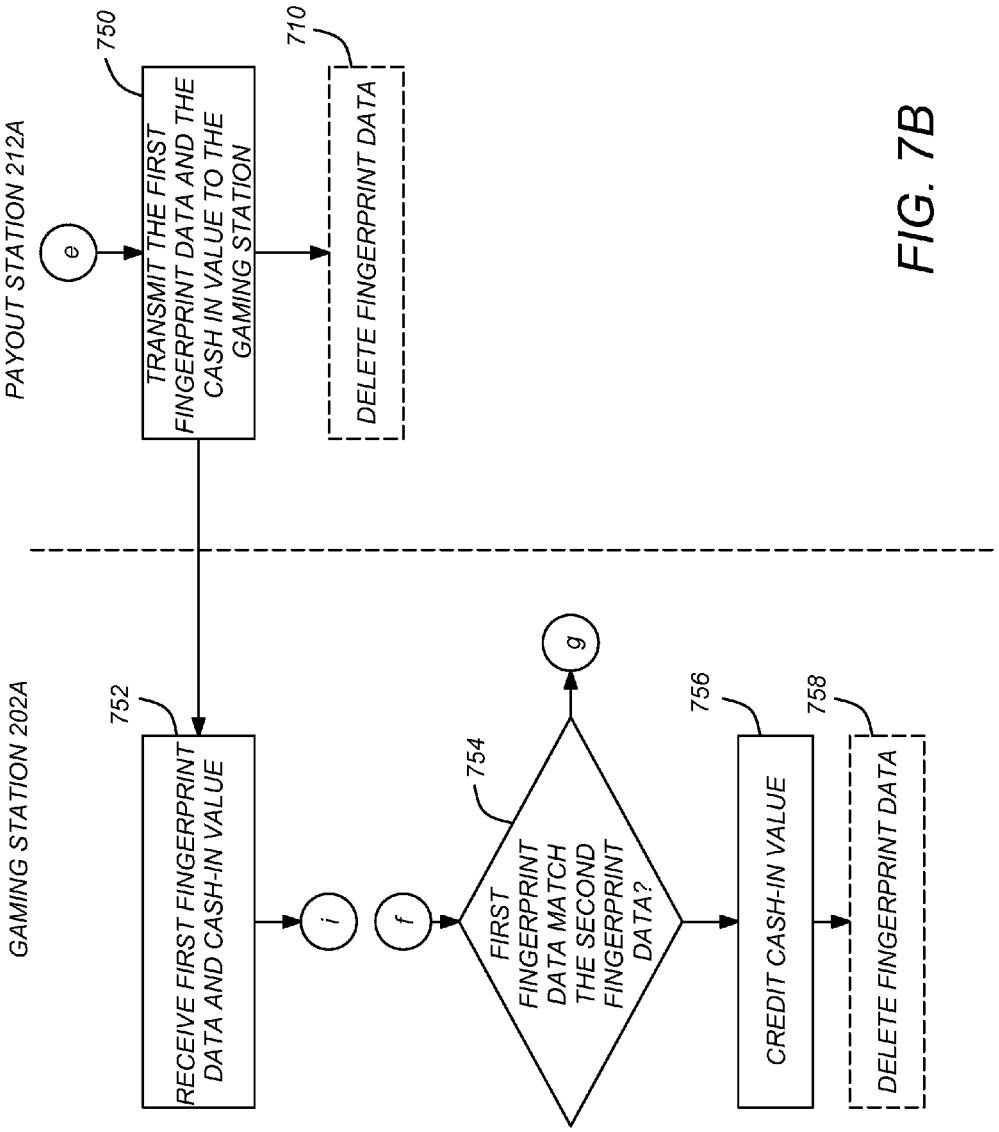
PAYOUT STATION 212A
GAMING STATION 202A
750
TRANSMIT THE FIRST FINGERPRINT DATA AND THE CASH IN VALUE TO THE GAMING STATION
710
DELETE FINGERPRINT DATA
e
752
RECEIVE FIRST FINGERPRINT DATA AND CASH-IN VALUE
i
f
754
FIRST FINGERPRINT DATA MATCH THE SECOND FINGERPRINT DATA?
g
756
CREDIT CASH-IN VALUE
758
DELETE FINGERPRINT DATA

FIG. 7B

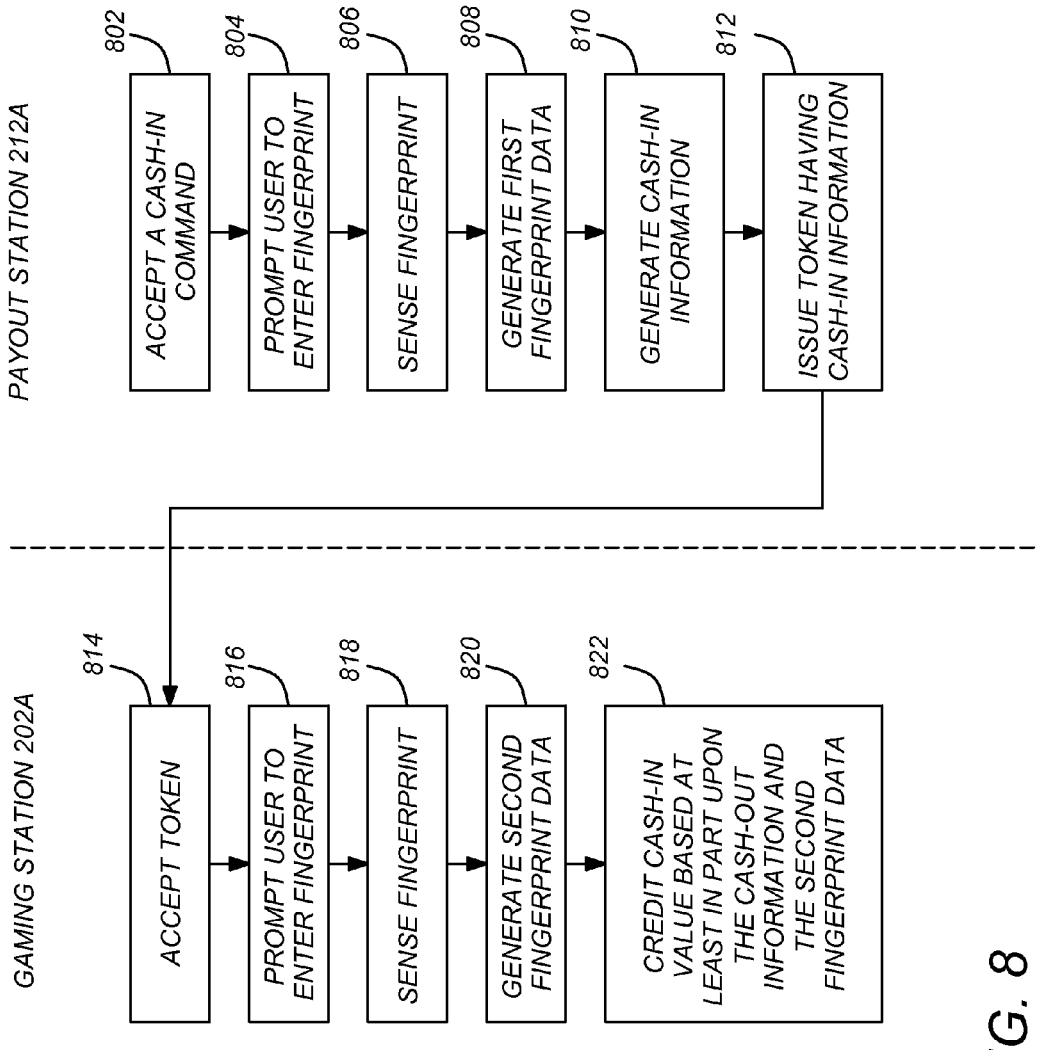
PAYOUT STATION 212A
802
ACCEPT A CASH-IN COMMAND
804
PROMPT USER TO ENTER FINGERPRINT
806
SENSE FINGERPRINT
808
GENERATE FIRST FINGERPRINT DATA
810
GENERATE CASH-IN INFORMATION
812
ISSUE TOKEN HAVING CASH-IN INFORMATION
GAMING STATION 202A
814
ACCEPT TOKEN
816
PROMPT USER TO ENTER FINGERPRINT
818
SENSE FINGERPRINT
820
GENERATE SECOND FINGERPRINT DATA
822
CREDIT CASH-IN VALUE BASED AT LEAST IN PART UPON THE CASH-OUT INFORMATION AND THE SECOND FINGERPRINT DATA

FIG. 8

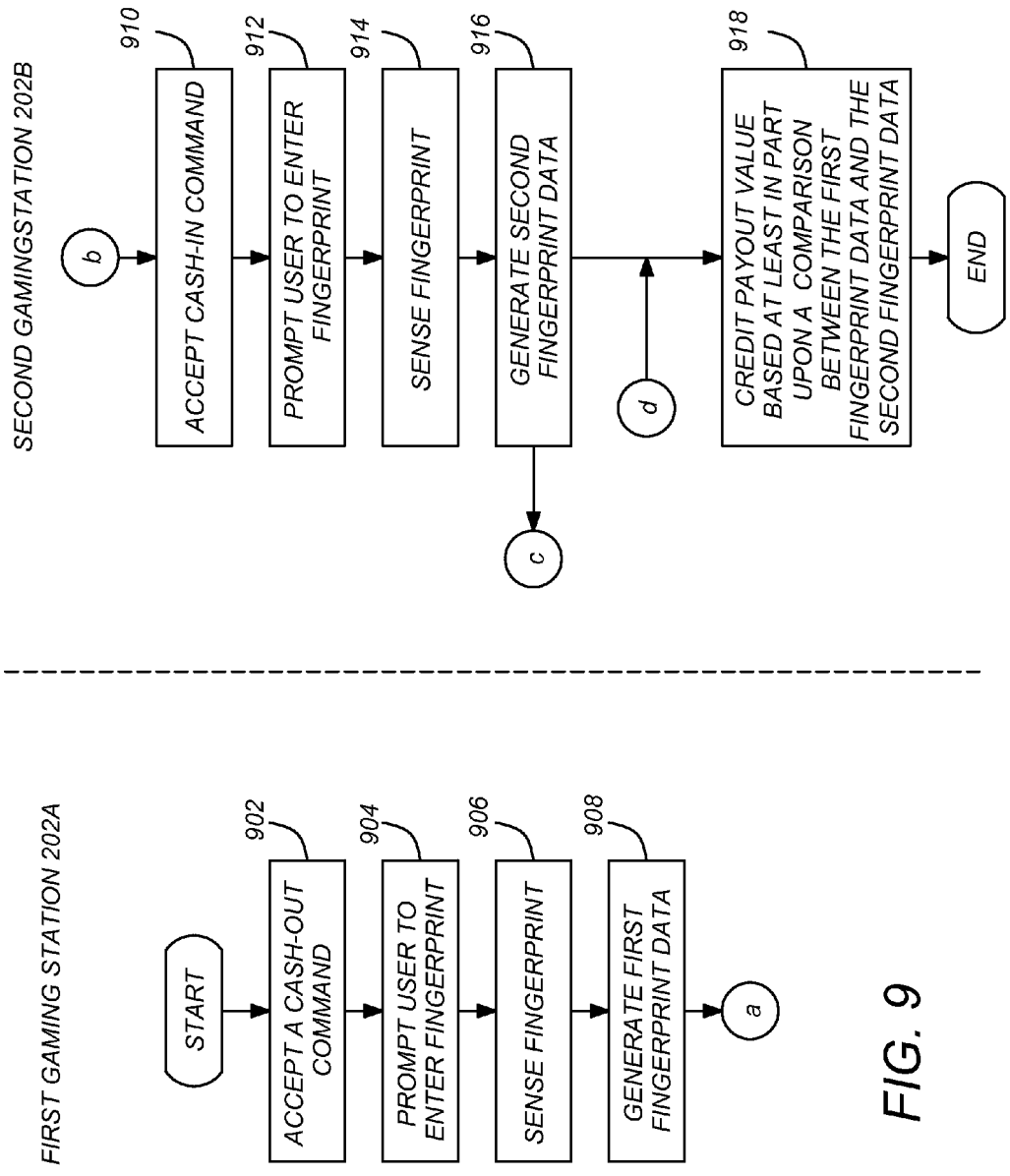
FIRST GAMING STATION 202A
START
902
ACCEPT A CASH-OUT COMMAND
904
PROMPT USER TO ENTER FINGERPRINT
906
SENSE FINGERPRINT
908
GENERATE FIRST FINGERPRINT DATA
a
SECOND GAMINGSTATION 202B
b
910
ACCEPT CASH-IN COMMAND
912
PROMPT USER TO ENTER FINGERPRINT
914
SENSE FINGERPRINT
916
GENERATE SECOND FINGERPRINT DATA
c
d
918
CREDIT PAYOUT VALUE BASED AT LEAST IN PART UPON A COMPARISON BETWEEN THE FIRST FINGERPRINT DATA AND THE SECOND FINGERPRINT DATA
END

FIG. 9

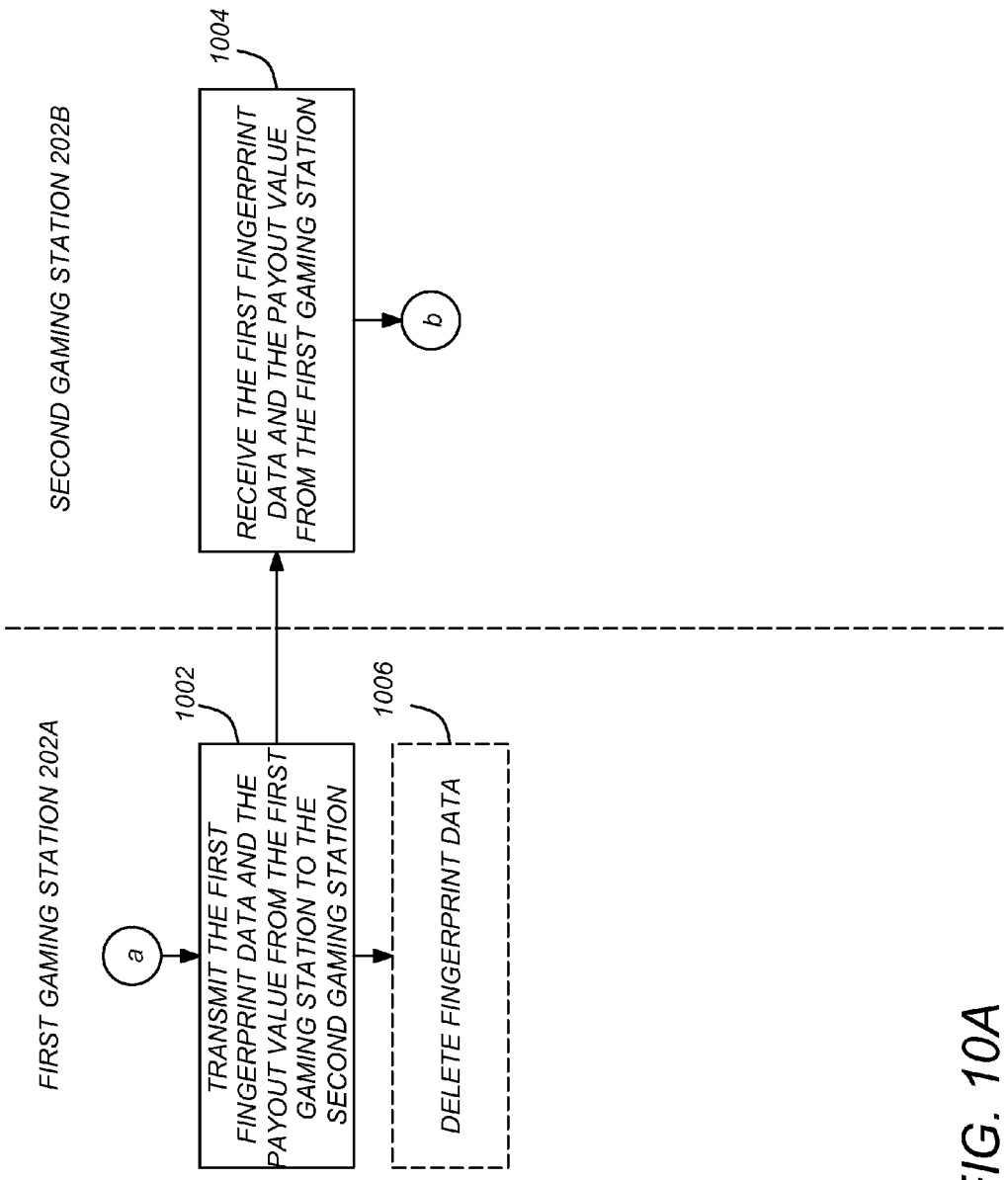
FIRST GAMING STATION 202A
SECOND GAMING STATION 202B
a
TRANSMIT THE FIRST FINGERPRINT DATA AND THE PAYOUT VALUE FROM THE FIRST GAMING STATION TO THE SECOND GAMING STATION
1002
DELETE FINGERPRINT DATA
1006
RECEIVE THE FIRST FINGERPRINT DATA AND THE PAYOUT VALUE FROM THE FIRST GAMING STATION
1004
b

FIG. 10A

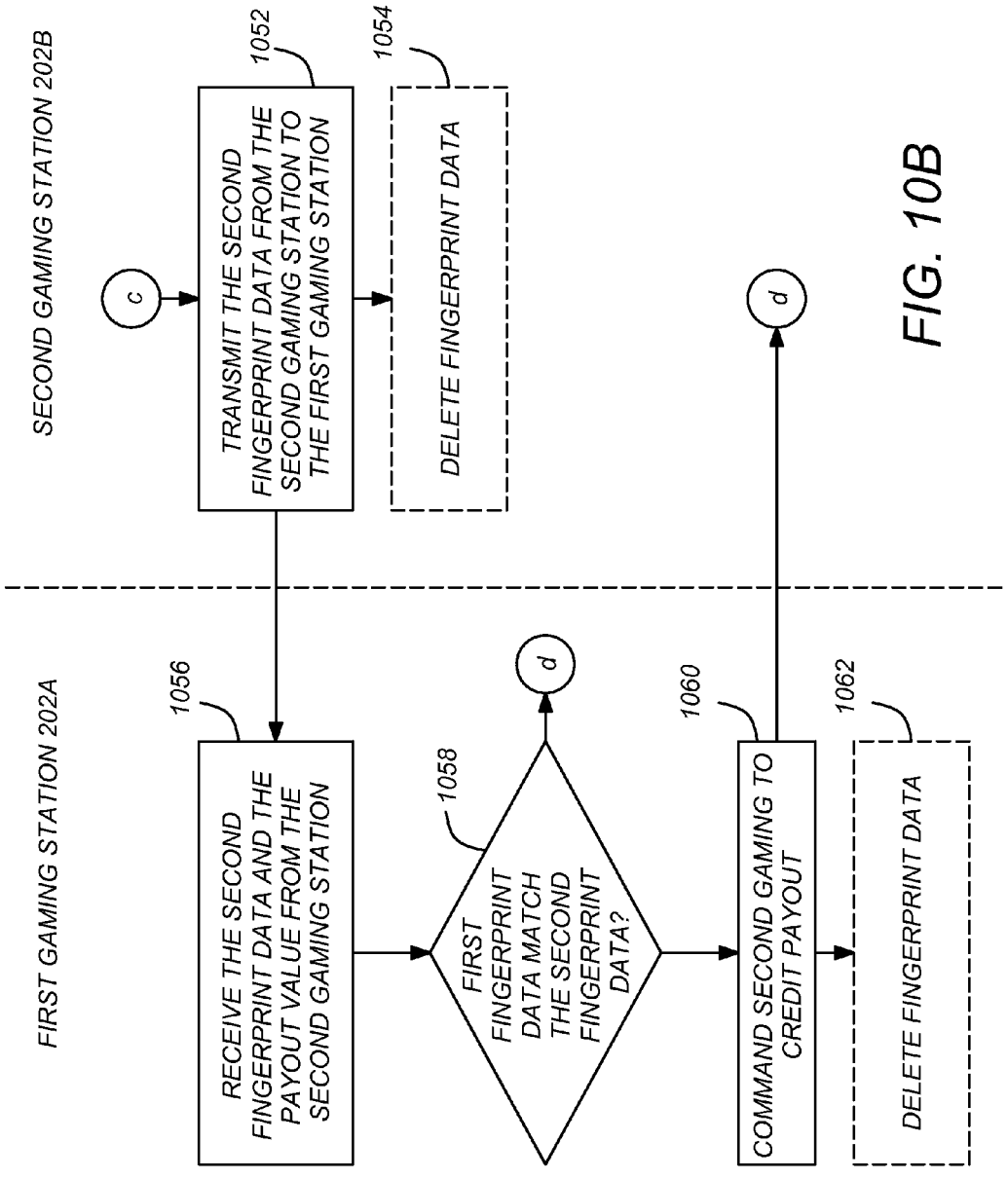
SECOND GAMING STATION 202B
FIRST GAMING STATION 202A
c
TRANSMIT THE SECOND FINGERPRINT DATA FROM THE SECOND GAMING STATION TO THE FIRST GAMING STATION
1052
DELETE FINGERPRINT DATA
1054
RECEIVE THE SECOND FINGERPRINT DATA AND THE PAYOUT VALUE FROM THE SECOND GAMING STATION
1056
FIRST FINGERPRINT DATA MATCH THE SECOND FINGERPRINT DATA?
1058
d
COMMAND SECOND GAMING TO CREDIT PAYOUT
1060
DELETE FINGERPRINT DATA
1062

FIG. 10B

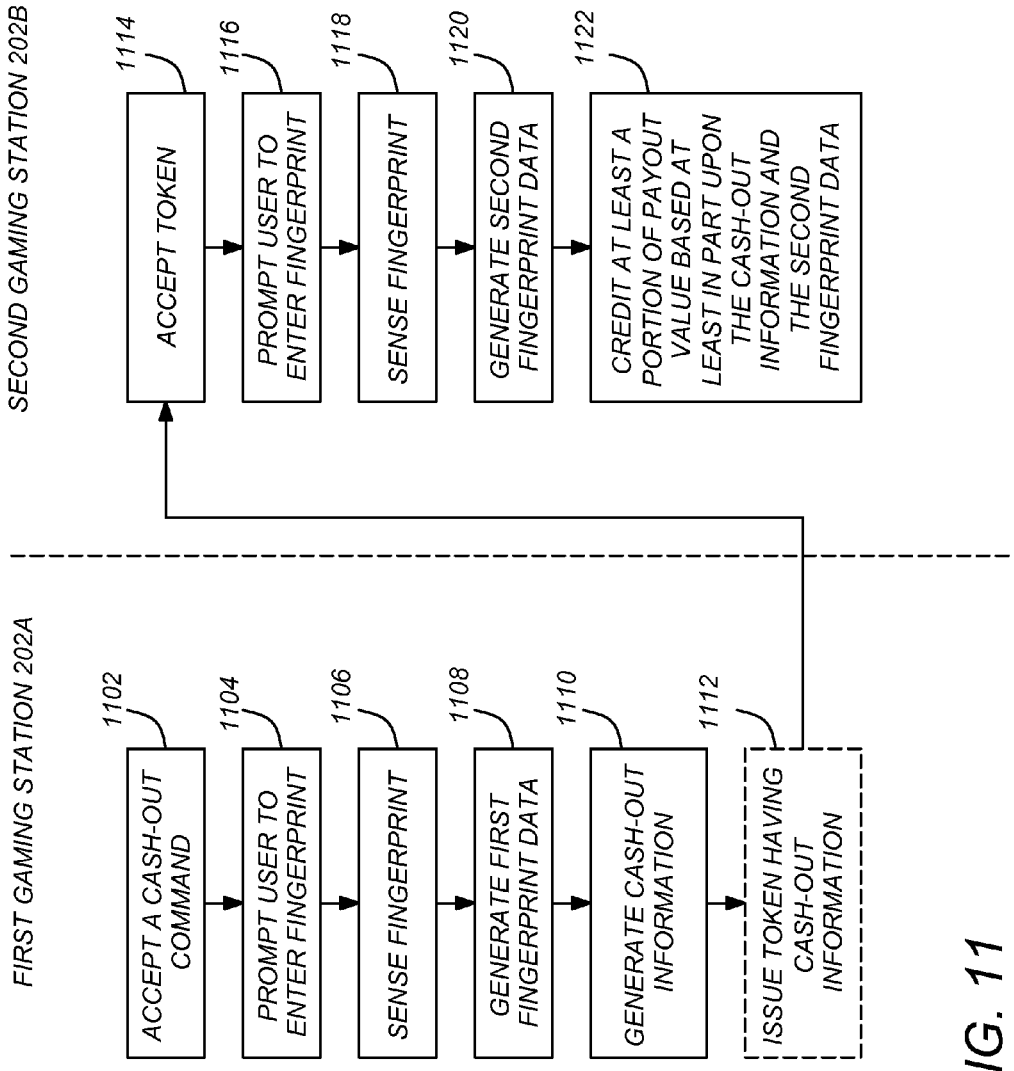
FIRST GAMING STATION 202A
SECOND GAMING STATION 202B
1102
ACCEPT A CASH-OUT COMMAND
1104
PROMPT USER TO ENTER FINGERPRINT
1106
SENSE FINGERPRINT
1108
GENERATE FIRST FINGERPRINT DATA
1110
GENERATE CASH-OUT INFORMATION
1112
ISSUE TOKEN HAVING CASH-OUT INFORMATION
1114
ACCEPT TOKEN
1116
PROMPT USER TO ENTER FINGERPRINT
1118
SENSE FINGERPRINT
1120
GENERATE SECOND FINGERPRINT DATA
1122
CREDIT AT LEAST A PORTION OF PAYOUT VALUE BASED AT LEAST IN PART UPON THE CASH-OUT INFORMATION AND THE SECOND FINGERPRINT DATA

FIG. 11

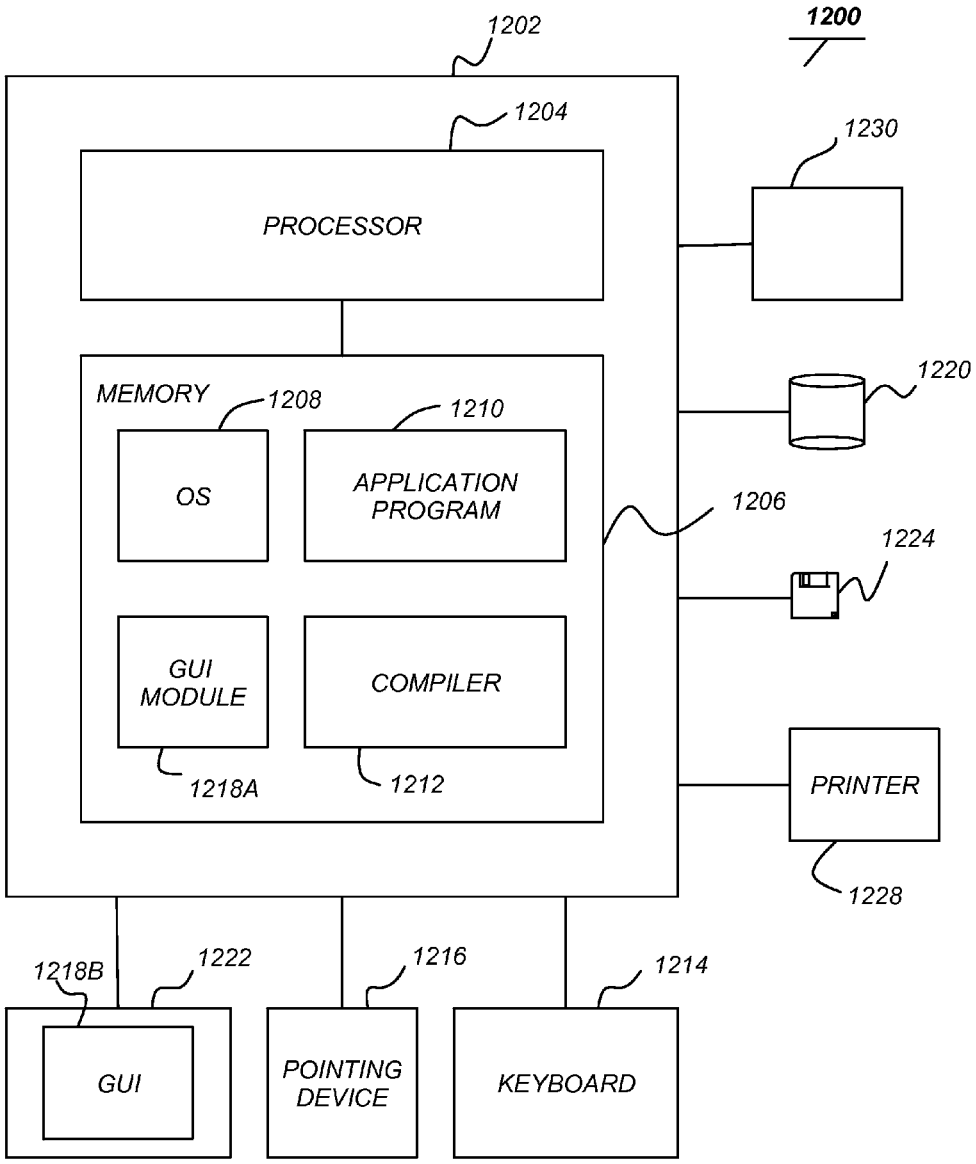
1200
1202
1204
PROCESSOR
1230
MEMORY
1208
1210
OS
APPLICATION PROGRAM
1220
1206
1224
GUI MODULE
COMPILER
1218A
1212
PRINTER
1228
1218B
1222
1216
1214
GUI
POINTING DEVICE
KEYBOARD

FIG. 12

METHOD AND APPARATUS FOR PROVIDING SECURE AND ANONYMOUS CASH-OUT AND CASH-IN VALUES IN A GAMING SYSTEM

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation of U.S. patent application Ser. No. 14/486,920, entitled "METHOD AND APPARATUS FOR PROVIDING CASH-OUT AND CASH-IN VALUES TO A GAMING DEVICE," by Stanley P. Dabrowski, filed Sep. 15, 2014, issued as U.S. Pat. No. 9,033,794 on May 19, 2015, which is a continuation of U.S. patent application Ser. No. 11/386,341, entitled "METHOD AND APPARATUS FOR PROVIDING CASH-OUT AND CASH-IN VALUES TO A GAMING DEVICE," by Stanley P. Dabrowski, filed Mar. 22, 2006, issued as U.S. Pat. No. 8,834,264 on Sep. 16, 2014, both of which applications are hereby incorporated by reference herein.

BACKGROUND OF THE INVENTION

1. Field of the Invention

The present invention relates to systems and methods for managing currency transactions in gaming environments, and in particular, to an inexpensive system for securely cashing in and out of a gaming device.

2. Description of the Related Art

Recent years have seen the expansion of the gaming industry, particularly in non-traditional (casino) environments such as bars, convenience stores, and the like. One of the problems associated with such environments involves the management of currency transactions between players and the management of the non-traditional environment.

Traditional gaming devices accepted coins and paid out winnings in coin. Many of these devices were later replaced by gaming machines that accept both bills and coins, and issue payouts in coins.

Because the payback percentage of gaming machines averages less than 100%, the coin and or paper denomination stored in standalone gaming machines must be regularly emptied. Each machine must be monitored to assure that it has sufficient coin/cash/scrip reserves to allow game play. However, the replenish interval can vary widely from machine to machine, due to factors such as the popularity of a particular machine, the location of the machine, the season, and other factors. The effect of these factors becomes especially difficult to determine for new machines. Since the gaming machines are in remote and often widely scattered locations, this involves a considerable effort. It also includes a risk of theft by employees retrieving the funds from the gaming machines, or even worse, robbery of the employees themselves.

At the same time, typical gaming machines are occasionally called to pay out large payouts. Such payouts may well exceed the funds available in the gaming machine itself.

In order to resolve some of these issues, many large casinos have turned to cashless gaming systems. In such systems, when the player cashes out, the gaming device issues a printed token with a manifestation of the cash-out value. The token can be inserted into another gaming device to continue play, or into a redemption machine to receive cash payment for the cash-out value.

While this system works reasonably well in large casinos with many gaming machines, it does not work well in more modest casinos such as those found in gas stations, restaurants, saloons and the like. Such installations do not generally include enough gaming machines to justify cost of a redemption machine. Further, such gaming devices with token printers/dispensers are more expensive to purchase and maintain (printers consume both paper and ink, and even systems with pre-printed tokens, such as that which is illustrated in U.S. Pat. No. 6,598,788, which is hereby incorporated by reference, need to be periodically replenished with pre-printed tokens).

Hence, in small casino applications, some payout systems rely on attendants (who typically have other responsibilities, such as a cashier at a convenience store or gas station) to make or authorize payouts. A system such as this is described in U.S. Pat. No. 6,763,998, which is incorporated by reference herein. It is also possible for the cashier to pay a portion of the cash-out value from cash obtained from one device, and the remainder from the cash register. For example, if the cash-out value is $132.00 and a cash dispensing device will only pay out values in $20 increments, the cash dispensing device may pay out $120.00, and the cashier may pay out the remainder from the cash register.

The interposition of an attendant between the player and the cash-out payment and the use of paper tokens has significant disadvantages. First, as described above, gaming devices that print cash-out tokens are more expensive and must be regularly maintained to replenish paper and ink. They are also prone to failure, and since the printed result itself has monetary value, such failures can require considerable attention on the part of the attendant to resolve. These responsibilities may detract from the attendant's other duties. It also raises the possibility of possible cooperative fraud involving a player and the attendant.

What is needed is a payout system that provides secure cash-out payments in a way that is sufficiently economical and convenient for use in small scale gaming operation. The present invention satisfies that need.

SUMMARY OF THE INVENTION

To address the requirements described above, the present invention discloses a method, apparatus, article of manufacture, and a memory structure for providing a payout to a player. In one embodiment, the method comprises the steps of accepting a cash-out command in a gaming station having a first fingerprint sensor, the cash-out command associated with a payout value, sensing a fingerprint of the player with the first fingerprint sensor, generating first fingerprint data from the fingerprint sensed by the first fingerprint sensor, accepting a payout command in a payout station, sensing the fingerprint of the player with a second fingerprint sensor, generating second fingerprint data from the fingerprint sensed by the second fingerprint sensor, and paying out at least a portion of the payout value at the payout station based at least in part upon a comparison between the first fingerprint data and the second fingerprint data.

In another embodiment, the apparatus comprises a gaming station and a payout station. The gaming station has a first user interface for accepting a cash-out command associated with a payout value and a first fingerprint sensor for sensing a fingerprint of the player to generate first fingerprint data, a first processor, communicatively coupled to the first user interface and the first fingerprint data. The payout station has a second user interface for accepting a payout command, a second fingerprint sensor for sensing the fingerprint of the player to generate second fingerprint data, a dispenser for paying out at least a portion of the payout value at the payout station based at least in part upon a comparison between the

first fingerprint data and the second fingerprint data, and a second processor, communicatively coupled to the second user interface, the second fingerprint sensor, and the dispenser. In one embodiment, the payout station comprises a remote transaction device (RTD) such as an automatic teller machine (ATM).

In another embodiment, the present invention is evidenced by a method for providing a cash-in value to a player station. The method comprises the steps of accepting a command in an RTD to access a player asset such as the player's account at a financial institution, selecting a cash-in value, sensing a fingerprint of the player using a first fingerprint sensor communicatively coupled to or integrated with the RTD, generating first fingerprint data from the fingerprint sensed by the first fingerprint sensor, sensing the fingerprint of the player using a second fingerprint sensor communicatively coupled to a gaming device, generating second fingerprint data from the fingerprint sensed by the second fingerprint sensor, and crediting the gaming device with the cash-in value based at least upon a comparison between the first fingerprint data and the second fingerprint data.

In still another embodiment, the invention is evidenced by an automated teller machine (ATM) having a first user interface for accepting a command to access a financial institution account and to select a cash-in value, a first fingerprint sensor, communicatively coupled to the ATM, for sensing a fingerprint of the player to generate first fingerprint data, a second fingerprint sensor, for sensing the fingerprint of the player to generate second fingerprint data, the second fingerprint sensor communicatively coupled to a gaming device, a processor, coupled to the fingerprint sensor, for crediting the gaming device with the cash-in value based at least upon a comparison between the first fingerprint data and the second fingerprint data. The systems described above offer many advantages over the prior art. First, they allow (but do not require) the use of locally available RTD or ATM (or ATM-like device) to cash in or out of a gaming machine. ATMs typically store relatively large sums of money, and the infrastructure for maintaining those stores of cash within acceptable limits are already in place. In addition, when using ATMs to access personal savings accounts, users are less apprehensive about providing their fingerprint, since it further secures their account from unauthorized access. These embodiments of the present invention take advantage of the ATMs large cash supply, existing maintenance infrastructure, user interface, and security devices to allow users to securely cash in and out of a gaming device.

BRIEF DESCRIPTION OF THE DRAWINGS

Referring now to the drawings in which like reference numbers represent corresponding parts throughout:

FIG. **1** is a diagram illustrating an exemplary prior art gaming system;

FIG. **2** is a diagram showing an embodiment of a gaming machine payout system;

FIG. **3** is a flow chart presenting an illustrative example of how a player may use the GMPS to cash out of a gaming device;

FIGS. **4**A and **4**B are flow charts illustrating techniques for sharing fingerprint data for cash-out purposes;

FIG. **5** is a flow chart illustrating the use of a token to share fingerprint data;

FIG. **6** is a drawing illustrating how the GMPS can be used to allow the player to use the payout station to cash into a gaming station;

FIGS. **7**A and **7**B are flow charts illustrating how the cash-in value may be provided from the payout station to the gaming station;

FIG. **8** is a flow chart illustrating the use of a token to share fingerprint data for cash-in purposes;

FIG. **9** is a flow chart presenting an illustrative example of how a player may use the GMPS to cash out of a gaming device and cash in to another;

FIGS. **10**A and **10**B are flow charts illustrating techniques for sharing fingerprint data for cash-out and cash-in purposes;

FIG. **11** is a flow chart illustrating the use of a token to share fingerprint data; and

FIG. **12** illustrates an exemplary computer system that could be used to implement the processors in the gaming stations or payout stations.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

In the following description, reference is made to the accompanying drawings which form a part hereof, and which is shown, by way of illustration, several embodiments of the present invention. It is understood that other embodiments may be utilized and structural changes may be made without departing from the scope of the present invention.

FIG. **1** is a diagram illustrating an exemplary prior art gaming system **100** that might be located in a remote location such as a convenience store or a saloon. The gaming system **100** comprises one or more gaming devices **102**A-**102**C (hereinafter alternatively referred to as gaming device(s) **102**). Each of the gaming devices is communicatively coupled to a remote payout device **108** communicatively coupled to a terminal **110**. Under control of the terminal **110**, the remote payout device **108** which dispenses the player's **104** payout. Typically, the terminal **110** and payout device **108** is not available to the player **104** to receive the payout, as illustrated by barrier **106**. Instead, the attendant **112** acts as an intermediary between the player **104** and the payout dispensed by the payout device **108**. An example of a prior art gaming system **100** is the system disclosed in U.S. Pat. No. 6,763,998, issued to Miodunski et al., which application is hereby incorporated by reference herein.

FIG. **2** is a diagram showing an embodiment of a gaming machine payout system (GMPS) **200**. The GMPS **200** comprises one or more gaming stations **202**A, **202**B (hereinafter, alternatively referred to as gaming station(s) **202**), and one or more payout stations **212**A, **212**B (hereinafter, alternatively referred to as payout station(s) **212**). In one embodiment of the GMPS **200**, the gaming station(s) **202** are communicatively coupled to the payout station(s) **212** via communication medium **252**. In this context, the term "communicatively coupled" indicates that the gaming stations and payout stations are configured to be in substantially instantaneous communication with one another. Hence, the communication medium **252** may comprise one or more wires, a wireless link such as infrared (IR) or radio frequency (RF), or a computer network.

Each gaming station **202**A, **202**B may comprise a gaming device **204**A, **204**B such as a video poker machine or a slot machine. The gaming device **204**A, **204**B typically includes it's own processor, display, cash and/or coin acceptance device, and payout device. In one embodiment, the gaming device **204**A, **204**B is a conventional gaming device that has been modified as described in U.S. Pat. No. 6,379,246, which is hereby incorporated by reference.

The gaming stations **202**A, **202**B further comprise a processor **206**A, **206**B, a fingerprint sensor **208**A, **208**B, a user

interface **210**A, **210**B and an optional token acceptor/dispenser **250**A, **210**B. The processor **206**A, **206**B is communicatively coupled to accept data from the fingerprint sensor **208**A, **208**B, to accept input from and/or provide output to the user interface **210**A, **210**B, and to control the token acceptor/dispenser **250**A, **250**B. Typically, the processor **206**A, **206**B includes or is coupled to a memory storing instructions for performing processor **206**A, **206**B functions for performing the functions described below. The processor **206**A, **206**B may also be integrated with the gaming device **204**A, **204**B (e.g. a single processor performs gaming device **204**A, **204**B functions as well as the cash-out and cash-in functions described below, which use the fingerprint sensor **208**A, **208**B, user interface **210**A, **210**B, and optional token acceptor/dispenser **250**A, **250**B).

The fingerprint sensor **208**A, **208**B senses the player's **104** fingerprint as described below, and provides fingerprint data representative of the player's fingerprint to the processor **206**A, **206**B for processing. The data provided by the fingerprint sensor **208**A, **208**B may be raw data, or may be processed data. For example, the fingerprint sensor **208**A, **208**B may compute fingerprint metrics from the player's fingerprint and transmit those metrics to the processor **206**A, **208**B in lieu of raw data.

The user interface **210**A, **210**B may include an input device such as a keyboard and an output device such as a cathode ray tube, liquid crystal, or other display. The user interface **210**A, **210**B accepts input from the player and/or provides output and information to the player as well.

The optional token acceptor/dispenser **250**A, **250**B dispenses and/or accepts tokens to/from the player **104** as described below. The tokens can comprise any medium capable of storing data, including a printed token, a token having a magnetic stripe, or a solid state memory device such as a flash drive, smart card, and the like.

The gaming device **204**A, **204**B may also be communicatively coupled to a casino network **260** having other gaming devices.

The payout station **212**A comprises a payout device **214**A a processor **216**A, a fingerprint sensor **218**A, a user interface **220**A, and an optional token acceptor/dispenser **252**A. In one embodiment, the payout device **214**A is a cash dispenser that can dispense bills in one or more denominations ($20, $10, $5, and $1 bills). The payout device **214**A may also comprise a coin dispenser.

In another embodiment, the payout device **214**A comprises an RTD such as an automated teller machine (ATM) communicatively coupled to a financial institution **262** via link **264** to remotely perform financial transactions. In this embodiment, the payout machine **214**A generally includes a dedicated user interface that includes a cash acceptor, a cash dispenser, an ATM card reader, a keyboard or keypad, and a display.

The payout device **214**A is communicatively coupled to a processor **216**A. The processor **216**A includes, or is coupled to, a memory storing instructions for performing processor **216**A functions. The processor **216**A is communicatively coupled to the payout device **214**A, the fingerprint sensor **218**A, the user interface **220**A and the optional token acceptor/dispenser **252**A to perform the cash-in and cash-out operations described below. The processor **216**A may be integrated with the payout device **214** used to perform payout device **214**A functions. Optional payout station **212**B comprises components analogous to those of payout station **212**B. Also note that the term "payout station" and "payout device" is used above for the sake of convenience. As described herein below, the "payout station" may also be used to "cash in" and credit one of the gaming devices **204**A, **204**B with the appropriate number of credits as well. Hence, in some embodiments, the "payout station" may also be regarded as a "transaction station" where funds can be obtained and applied to a gaming device or funds from a gaming device may be paid out or applied to an account such as an ATM account at a financial institution.

FIG. **3** is a flow chart presenting an illustrative example of how a player **104** may use the GMPS **200** to cash out of a gaming device **204**A. In block **302**, the gaming station **202**A accepts a cash-out command from the player **104**. This cash-out command is typically provided using the user interface integrated with the gaming device. The cash-out command is made available to the processor **206** which, using user interface **210**A or the user interface integrated with the gaming device **204**A, prompts the user to enter their fingerprint by applying their finger or thumb to fingerprint sensor **208**A, as shown in block **304**. The fingerprint sensor **208**A senses the fingerprint of the player **104**, as shown in block **306**. First fingerprint data is generated from the fingerprint, as shown in block **308**. The first fingerprint data may be raw data (e.g. a bitmap of the player's fingerprint), or might comprise fingerprint metric data such as that which is used by law enforcement agencies to compare fingerprint data stored in databases. The translation of the fingerprint data from raw to processed data may also occur in the fingerprint sensor **208**A itself (many commercially available devices perform such translations), by the processor **206**A, or may be shared between the sensor **208**A and the processor **206**A.

The player **104** may then leave the gaming station **202**A and proceed to the payout station **212**A. The player **104** provides a payout command **316** to the payout station **212**A, as shown in block **310**. This may be accomplished using the user interface included with the payout device **214**A, or using user interface **220**A. The payout station **212**A may prompt the player **104** to enter his/her fingerprint by placing the same finger on the payout station's fingerprint sensor **218**A, as shown in block **312**, or the player **104** may simply step up and place his/her finger on the fingerprint sensor **218**A to start the process, in which case, the entry of the payout command and user prompting are unnecessary.

The payout station **212**A then senses the players fingerprint and generates second fingerprint data from the sensed fingerprint, as shown in blocks **314** and **316**. The payout station then pays out the payout value based at least in part on a comparison between the first fingerprint data and the second fingerprint data, as shown in block **318**. Other data may be used to determine whether to pay out the payout value. For example, the player **104** may be prompted to enter a password when cashing out of the gaming station **202**A, and prompted for that same password when attempting to collect the payout from the payout station **212**A.

The present invention can be practiced in several embodiments. In a first of such embodiments, the first fingerprint data and payout value is transmitted to the payout station, which compares the first fingerprint data with the second fingerprint data, and based on that comparison made by the payout station **212**A, provides the player **104** with the payout. This embodiment requires a communication link between the gaming station **202** and the payout station **212**A, and also requires that the first fingerprint data transmitted to and stored in the payout station **212**A, at least until the player obtains their payout from the payout station **212**A.

In a second embodiment, the second fingerprint data is transmitted to the gaming station **202**A, which compares the first and second fingerprint information and commands the payout station **212**A to make the payout. This requires that the gaming station **202**A at least temporarily store the fingerprint

data (until such time that the first and second fingerprint data can be compared), but does not require transmission of fingerprint data to the payout station **212**A, nor storage of fingerprint data in the payout station **212**A.

In a third "sneaker-net" embodiment, the payout value, fingerprint data and any other information is embodied into a token (such as a paper token with printed data or barcode(s), or a magnetic stripe, a smart card, a flash memory USB token) that the player **104** takes to the payout station **212**A. Many people are reluctant to provide their fingerprint for public identification purposes, fearing that the data might be stored and/or used in some nefarious way. This embodiment is advantageous because neither the first or second fingerprint data need be stored by either the gaming station **202**A or the payout station **212**A, nor is any communication link (e.g. **252**) required.

FIG. **4**A is a flow diagram illustrating the first embodiment described above. After the gaming station **202**A has generated the first fingerprint data (block **308**), the gaming station **202**A transmits a message having the first fingerprint data and the cash-out (or payout) value to the payout station **212**A, as shown in block **402**.

Preferably, the fingerprint data and the payout value are encrypted before transmitting them to the payout station **212**A. The encryption of the data by the gaming station **202** and the decryption of the encrypted data by the payout station **212**A can be accomplished via a shared secret, by public/private key pairs, RSA, or any other method offering adequate security. Being at least somewhat random and unique, the player's fingerprint data itself may be used to encrypt the payload value as well.

The payout station **212**A receives and decrypts the message, if necessary, to recover the fingerprint data and payout value, as shown in block **404**. Processing then proceeds to block **310**. Rather than send the first fingerprint data when it is generated, the data may be sent only upon request from the payout station **212**A (e.g. in response to a payout request from the player **104**). While this requires the gaming station **202** to temporarily store the fingerprint data, it relieves the payout station **212**A from having to do so.

Many people are reluctant to provide fingerprint information. One of the reasons for this reluctance is the suspicion that the fingerprint data will be permanently stored and later transmitted to a remote location external to the GMPS **200**, to be used for other purposes. To ameliorate this problem, the gaming station **202**A can be designed so that the fingerprint data from the fingerprint sensor **208**A is not stored in any permanent or semi-permanent way in the gaming station or the payout station **212**A. This can be accomplished by accepting the fingerprint data only into a circular buffer (preferably with a size greater than, but approximating the size required to store the fingerprint data) and transmitting that data directly to the payout station without storing it elsewhere. It can also be accomplished by storing the data in a solid state, optical, or magnetic memory that erased or written over as soon as it is transmitted to the payout station and no longer needed. Block **406** shows this process.

FIG. **4**B is a flow diagram illustrating the second embodiment described above. In this embodiment, the first fingerprint data is not transmitted from the gaming station **202**A to the payout station **212**A, but instead, the second data is transmitted from the payout station **212**A to the gaming station **202**A for comparison. Referring to FIG. **3**, after the second fingerprint data is generated as shown in block **316**, the second fingerprint data is transmitted from the payout station **212**A to the gaming station **202**A. At this point, since the comparison between the first and second fingerprint data is to be accomplished by the gaming station **202**A, the fingerprint data can be deleted, as shown in block **454**. As was the case in the embodiment of FIG. **4**A, the communications between the payout station and gaming station can be encrypted.

The gaming station **202**A receives the second fingerprint data, and compares the first and second fingerprint data to determine if they match. If they match, a message is sent to the payout station **212**A to provide the payout, as shown in blocks **458** and **460**. The message may include the payout value and be encrypted as well. If they do not match, a message indicating that no payout will be made may be sent to the payout station **212**A. Once the payout has occurred, the first and second fingerprint data can be deleted, as shown in block **462**. Logic returns to block **318**, which describes paying out the payout value based on a comparison (in this case, performed by the gaming station **202**A) between the first fingerprint data and the second fingerprint data.

FIG. **5** presents a flow diagram illustrating the third embodiment, in which the fingerprint data and payout data are provided to the from the gaming station **202**A to the payout station **212**A via a token. Using the interface in the gaming device **204**A or the user interface **210**A of the gaming station **202**A, the player **104** enters a cash-out command, which is accepted by the gaming station **202**A as shown in block **502**. The user is prompted to enter their fingerprint, as shown in block **504**. The fingerprint sensor **208**A senses the fingerprint as shown in block **506**, and first fingerprint data is generated, as shown in blocks **508**. This first fingerprint data may be generated by the fingerprint sensor **208**A itself, by the processor **206**A or by a processor inherent to the gaming device **204**A upon receipt of the sensed fingerprint.

Cash-out information, which includes the payout and the first fingerprint data, is generated as shown in block **510** and a token having the cash-out information is issued with the token acceptor/dispenser **250**A, as shown in block **512**.

The player **104** removes the token and brings it to the payout station **212**A. The player provides the token for input into the payout station **212**A. The payout station **212**A accepts the token (e.g. using the token acceptor/dispenser **252**A of the payout station **212**A), and prompts the user to enter their fingerprint, as shown in blocks **514** and **516**. The fingerprint sensor **218**A senses the fingerprint, and second fingerprint data is generated, as shown in blocks **518** and **520**. Next, at least a portion of the payout is made based upon the cash-out information and the second fingerprint data, as shown in block **522**.

In one embodiment, the cash-out information may comprise the separate fingerprint and payout information, either or both of which can be encrypted before the gaming station **202**A records the data on the token. The payout station **208**A, using a shared secret or a private/public key paradigm, decrypts the payout and first fingerprint information, compares the first and second fingerprint data, and issues the required payout based on that comparison.

If desired, first fingerprint data and the payout value can be combined to form the cash-out information. For example, the payout value may be hashed or otherwise processed with the fingerprint data to create the cash-out information. Then, the second fingerprint data obtained at the payout station **208** can be used to recover the payout value from the token, essentially using the player's fingerprint as a shared secret. For additional security, the fingerprint and/or the payout value may be encrypted before being combined, using a secret shared between the gaming station and the payout station, or public/private key pairs.

The embodiment shown in FIG. **5** has a number of particular advantages. First, the gaming station **202**A and the payout

station **212**A need not be communicatively coupled to one another to share information. Instead, the information is shared through a token issued to the player **104**. Second, since the fingerprint data (or some form of it) is stored by the token, there is no need to store the fingerprint data in either the gaming station **202**A or the payout station **212**A. As described above, appropriately sized buffers can be used to temporarily store fingerprint data so that computations and other necessary operations may be performed, but so that the buffered storage overwritten by other data entering the buffer.

FIG. **6** is a drawing illustrating how the GMPS **200** can be used to allow the player **104** to use the payout station **212**A to cash into a gaming station **202**A (instead of cashing out, as described above). The player **104** approaches the payout station **212**A and issues a command to access their account in a financial institution **262**. Typically, this involves the insertion of a device such as an ATM card into the user interface of the payout device **214**A (in this example, hereinafter referred to as the RTD or ATM), the entry of a suitable password, and navigation of a menu using the user interface of the ATM **214**A. The player **104** then selects a desired cash-in value, as shown in block **604**. In one embodiment, the user may also indicate which gaming station **202**A the user would like to play. The payout station **212**A may then reserve that gaming station (e.g. by disabling that gaming station **202** from play for any other person). The payout station **212**A prompts the user to enter their fingerprint **606**, senses the fingerprint **608**, and generates first fingerprint data **610**.

The player **104** then moves to the gaming station **202**A, and provides a cash-in command which the gaming station **202**A accepts, as shown in block **612**. The gaming station prompts the player **104** to enter their fingerprint, as shown in block **614**. The player **104** places their finger on the fingerprint sensor **208**A, and the fingerprint sensor **208**A senses the fingerprint, as shown in block **616**. Second fingerprint data is then generated from the sensed fingerprint, as shown in block **618**. This can be accomplished by the fingerprint sensor **208**A or the processor **206**A. The gaming device **202**A is credited with the cash-in value selected in block **604** based upon a comparison between the first and second fingerprint data.

It may occur that the player **104** changes their mind after entering their fingerprint and decides not to play at any of the gaming stations **202**. If this happens, the player may then simply return to the payout station **212**A, enter their fingerprint. The payout station **212** compares the new fingerprint with the stored fingerprint, and if the two match, the player **104** is provided with a number of options, including crediting the cash-in value back into their to their account.

As was the case with the cash-out embodiments, there are several ways by which the fingerprint data and the cash-in value may be provided so as to enable the comparison and credit operations shown in block **620**.

FIG. **7**A illustrates an exemplary embodiment of how the cash-in value may be provided from the payout station **212**A to one of the gaming stations **202**A, **202**B (in this case, gaming station **202**A). In this embodiment, the player **104** has already used the payout station **212**A to enter their fingerprint. The player **104** then goes to the gaming station **202**A, provides a cash-in command **612** and enters their fingerprint, as shown in blocks **612**-**616**. The gaming station **202**A generates second fingerprint data and logic moves to block **702** of FIG. **7**A, which illustrates the transmission of the second fingerprint data to the payout station **212**A. The payout station **212**A receives the second fingerprint data and compares it to the first fingerprint data to determine if there is a match (the data are close enough to declare that they are from the same person with adequate certainty). If not, processing stops and a message may be sent to the gaming station **202** if desired. If a sufficient match is found, the payout station is commanded to credit the cash-in value, as shown in block **708**. Of course, as was described above, the foregoing communications are preferably encrypted. Finally, the fingerprint data stored in the payout station **212**A and/or the gaming station **202**A can be deleted, as shown in blocks **710** and **712**.

FIG. **7**B illustrates another exemplary embodiment of how the cash-in value may be provided from the payout station **212**A to one of the gaming stations **202**A, **202**B (in this case, gaming station **202**A). In this embodiment, the player has already used the payout station **212**A to enter their fingerprint. Beginning in block **750**, the first fingerprint data is transmitted to the gaming station **202**.

In one embodiment, the first fingerprint data is sent only to a gaming station **202** that was identified earlier (for example, when the player **104** enters the cash-in value, they may also enter which payout station **212**A they would like to play). In this embodiment, when the player **104** cashes in to a selected gaming station **202**A, the selected gaming station **202**A is locked so that no other player can play it until the player **104** cashes in. Of course, to prevent a player **104** from reserving a machine for an inordinate period of time, the payout station may release the gaming station **202**A after a period of time, an re-credit the player's account. Or, the player's account may only be debited when the credit has been applied to the gaming machine **202**A and accepted by entering the cash-in command and fingerprint.

Next, the gaming station **202**A receives the first fingerprint data and the cash-in value, and transfers flow to block **612** of FIG. **6**. After the second fingerprint data is generated, it is checked to see if it sufficiently matches the first fingerprint data in block **754**. If it does, the cash-in value is credited to the gaming machine **202** and the player **104** can commence play. Any fingerprint data stored in the gaming station **202**A and payout station **212**A can be deleted after they are no longer required.

FIG. **8** is a diagram illustrating another exemplary embodiment of how the cash-in value may be provided from the payout station **212** to the gaming station **202**. In this embodiment, the first fingerprint and cash-in information are stored on a token. The cash-in command is received in the payout station, as shown in block **802**. The user is prompted to enter a fingerprint, the entered fingerprint is sensed, and cash-in information is generated from the first fingerprint data, as shown in blocks **810**. The cash-in data includes the cash-in value and first fingerprint data. This data can be combined and/or encrypted and/or secured with a password as described above with respect to the cash-out data.

The player **104** takes the token to the gaming machine of their choice, and inserts the token into the token acceptor/dispenser **250**A. The gaming station **202**A accepts the token, optionally prompts the user to enter their fingerprint, senses the entered fingerprint, and generates second fingerprint data, as shown in blocks **814**-**820**. If the first and second fingerprint data sufficiently match, the cash-in value is credited to the gaming station **202**A and the player **104** can begin play.

Processors **206**A, **216**A may be special purpose processors or may be implemented by a computer system.

FIG. **9** is a flow chart presenting an illustrative example of how a player **104** may use the GMPS **200** to transfer the credits from a first gaming station **202**A to a second gaming station **202**B. In block **902**, the gaming station **202**A accepts a cash-out command from the player **104**. This cash-out command is typically provided using the user interface integrated with the gaming device. The cash-out command is made available to the processor **206**A which, using user interface

210A or the user interface integrated with the gaming device 204A, prompts the user to enter their fingerprint by applying their finger or thumb to fingerprint sensor 208A, as shown in block 904. The fingerprint sensor 208A senses the fingerprint of the player 104, as shown in block 906. First fingerprint data is generated from the fingerprint, as shown in block 908. The first fingerprint data may be raw data (e.g. a bitmap of the player's fingerprint), or might comprise fingerprint metric data such as that which is used by law enforcement agencies to compare fingerprint data stored in databases. The translation of the fingerprint data from raw to processed data may also occur in the fingerprint sensor 208A itself (many commercially available devices perform such translations), by the processor 206A, or may be shared between the sensor 208A and the processor 206A.

The player 104 may then leave the first gaming station 202A and proceed to the second gaming station 202B. The player 104 provides a cash-in command to the second gaming station 202B, as shown in block 910. This may be accomplished using user interface 210B. The second gaming station 202B may prompt the player 104 to enter his/her fingerprint by placing the same finger on the fingerprint sensor 208B, as shown in block 912, or the player 104 may simply step up and place his/her finger on the fingerprint sensor 208B to start the process, in which case, the entry of the cash-in command and user prompting are unnecessary.

The second gaming station 202B then senses the players fingerprint and generates second fingerprint data from the sensed fingerprint, as shown in blocks 914 and 916. The second gaming station 202B then credits the payout value to the second gaming station 202B based at least in part on a comparison between the first fingerprint data and the second fingerprint data, as shown in block 918. Other data may be used to determine whether to pay out the payout value. For example, the player 104 may be prompted to enter a password when cashing out of the gaming station 202A, and prompted for that same password when attempting to collect the cash into the second gaming station 202B.

The present invention can be practiced in several embodiments. In a first of such embodiments, the first fingerprint data and payout value is transmitted to the second gaming station 202B, which compares the first fingerprint data with the second fingerprint data, and based on that comparison made by the second gaming station 202B, provides credits the payout value to the second gaming station 202B. This embodiment requires a communication link between the gaming station 202 and the second gaming station 202B, and also requires that the first fingerprint data transmitted to and stored in the second gaming station 202B, at least until the player successfully transfers the credits to the second gaming station 202B.

In a second embodiment, the second fingerprint data is transmitted from the second gaming station 202B to the first gaming station 202A, which compares the first and second fingerprint information and commands the second gaming station 202B to provide the credits. This requires that the first gaming station 202A at least temporarily store the fingerprint data (until such time that the first and second fingerprint data can be compared), but does not require transmission of fingerprint data to the second gaming station 202B, nor storage of fingerprint data in the second gaming station 202B.

In a third "sneaker-net" embodiment, the payout value, fingerprint data and any other information is embodied into a token (such as a paper token with printed data or barcode(s), or a magnetic stripe, a smart card, a flash memory USB token) that the player 104 takes to the second gaming station 202B. Many people are reluctant to provide their fingerprint for public identification purposes, fearing that the data might be stored and/or used in some nefarious way. This embodiment is advantageous because neither the first or second fingerprint data need stored by either the first gaming station 202A or the second gaming station 202B, nor is any communication link (e.g. 252) required.

FIG. 10A is a flow diagram illustrating the first embodiment described above. After the first gaming station 202A has generated the first fingerprint data (block 908), the gaming station 202A transmits a message having the first fingerprint data and the cash-out (or payout) value to the second gaming station 202B, as shown in block 1002.

Preferably, the fingerprint data and the payout value are encrypted before transmitting them to the second gaming station 202B. The encryption of the data by the first gaming station 202A and the decryption of the encrypted data by the second gaming station 202B can be accomplished via a shared secret, by public/private key pairs, RSA, or any other method offering adequate security. Being at least somewhat random and unique, the player's fingerprint data itself may be used to encrypt the payload value as well.

The second gaming station 202B receives and decrypts the message, if necessary, to recover the fingerprint data and payout value as shown in block 1004. Processing then proceeds to block 910. Rather than send the first fingerprint data when it is generated, the data may be sent only upon request from the second gaming station 202B (e.g. in response to a cash-in request from the player 104). While this requires the first gaming station 202 to temporarily store the fingerprint data, it relieves the second gaming station 202B from having to do so.

Many people are reluctant to provide fingerprint information. One of the reasons for this reluctance is the suspicion that the fingerprint data will be permanently stored and later transmitted to a remote location external to the GMPS 200, to be used for other purposes. To ameliorate this problem, the first gaming station 202A can be designed so that the fingerprint data from the fingerprint sensor 208A is not stored in any permanent or semi-permanent way in the gaming station or the second gaming station 202B. This can be accomplished by accepting the fingerprint data only into a circular buffer (preferably with a size greater than, but approximating the size required to store the fingerprint data) and transmitting that data directly to the payout station without storing it elsewhere. It can also be accomplished by storing the data in a solid state, optical, or magnetic memory that is erased or written over as soon as it is transmitted to the payout station and no longer needed. Block 1006 shows this process.

FIG. 10B is a flow diagram illustrating the second embodiment described above. In this embodiment, the first fingerprint data is not transmitted from the first gaming station 202A to the second gaming station 202B, but instead, the second data is transmitted from the second gaming station 202B to the first gaming station 202A for comparison. Referring to FIG. 9, after the second fingerprint data is generated as shown in block 916, the second fingerprint data is transmitted from the second gaming station 202B to the first gaming station 202A. At this point, since the comparison between the first and second fingerprint data is to be accomplished by the first gaming station 202A, the fingerprint data can be deleted, as shown in block 1054. As was the case in the embodiment of FIG. 10A, the communications between the payout station and gaming station can be encrypted.

The first gaming station 202A receives the second fingerprint data, and compares the first and second fingerprint data to determine if they match. If they match, a message is sent to the second gaming station 202B to provide the credits, as shown in blocks 1058 and 1060. The message may include the

payout value and be encrypted as well. If they do not match, a message indicating that the payout value will not be credited may be sent to the second gaming station **202**B. Once the payout has occurred, the first and second fingerprint data can be deleted, as shown in block **1062**. Logic returns to block **918**, which describes crediting the payout value based on a comparison (in this case, performed by the first gaming station **202**A) between the first fingerprint data and the second fingerprint data.

FIG. **11** presents a flow diagram illustrating the third embodiment, in which the fingerprint data and payout data are provided to the from the first gaming station **202**A to the second gaming station **202**B via a token. Using the interface in the first gaming device **204**A or the user interface **210**A of the gaming station **202**A, the player **104** enters a cash-out command, which is accepted by the gaming station **202**A as shown in block **1102**. The user is prompted to enter their fingerprint, as shown in block **1104**. The fingerprint sensor **208**A senses the fingerprint as shown in block **1106**, and first fingerprint data is generated, as shown in block **1108**. This first fingerprint data may be generated by the fingerprint sensor **208**A itself, by the processor **206**A or by a processor inherent to the gaming device **204**A upon receipt of the sensed fingerprint.

Cash-out information, which includes the payout and the first fingerprint data, is generated as shown in block **1110** and a token having the cash-out information is issued with the token acceptor/dispenser **250**A, as shown in block **1112**.

The player **104** removes the token and brings it to the second gaming station **202**B. The player provides the token for input into the second gaming station **202**B. The second gaming station **202**B accepts the token (e.g. using the token acceptor/dispenser **250**B of the second gaming station **202**B), and prompts the user to enter their fingerprint, as shown in blocks **1114** and **1116**. The fingerprint sensor **208**B senses the fingerprint, and second fingerprint data is generated, as shown in blocks **1118** and **1120**. Next, at least a portion of the payout value s credited based upon the cash-out information and the second fingerprint data, as shown in block **1122**.

In one embodiment, the cash-out information may comprise the separate fingerprint and payout information, either or both of which can be encrypted before the first gaming station **202**A records the data on the token. The second gaming station **202**B, using a shared secret or a private/public key paradigm, decrypts the payout and first fingerprint information, compares the first and second fingerprint data, and issues the required payout based on that comparison.

If desired, first fingerprint data and the payout value can be combined to form the cash-out information. For example, the payout value may be hashed or otherwise processed with the fingerprint data to create the cash-out information. Then, the second fingerprint data obtained at the second gaming station **202**B can be used to recover the payout value from the token, essentially using the player's fingerprint as a shared secret. For additional security, the fingerprint and/or the payout value may be encrypted before being combined, using a secret shared between the gaming station and the payout station, or public/private key pairs.

The embodiment shown in FIG. **5** has a number of particular advantages. First, the first gaming station **202**A and the second gaming station **202**B need not be communicatively coupled to one another to share information. Instead, the information is shared through a token issued to the player **104**. Second, since the fingerprint data (or some form of it) is stored by the token, there is no need to store the fingerprint data in either the first gaming station **202**A or the second gaming station **202**B. As described above, appropriately sized buffers can be used to temporarily store fingerprint data so that computations and other necessary operations may be performed, but so that the buffered storage overwritten by other data entering the buffer.

FIG. **12** illustrates an exemplary computer system **1200** that could be used to implement the processors **206**, **216**. The computer **1202** comprises a computer processor **1204** and a memory, such as random access memory (RAM) **1206**. The computer **1202** is operatively coupled to a user interface **210**, **220** which may include a display **1222**, which presents images such as windows to the user on a graphical user interface **1218**B and other devices, such as a keyboard **1214**, a mouse device **1216**, a printer, etc. Of course, those skilled in the art will recognize that any combination of the above components, or any number of different components, peripherals, and other devices, may be used with the computer **1202**.

Generally, the computer **1202** operates under control of an operating system **1208** stored in the memory **1206**, and interfaces with the user to accept inputs and commands and to present results through a graphical user interface (GUI) module **1218**A. Although the GUI module **1218**A is depicted as a separate module, the instructions performing the GUI functions can be resident or distributed in the operating system **108**, the application program **1210**, or implemented with special purpose memory and processors. The computer **1202** also implements a compiler **1212** which allows an application program **1210** written in a programming language such as COBOL, C++, FORTRAN, or other language to be translated into processor **1204** readable code. After completion, the application **1210** accesses and manipulates data stored in the memory **1206** of the computer **1202** using the relationships and logic that was generated using the compiler **1212**.

In one embodiment, instructions implementing the operating system **1208**, the computer program **1210**, and the compiler **1212** are tangibly embodied in a computer-readable medium, e.g., data storage device **1220**, which could include one or more fixed or removable data storage devices, such as a zip drive, floppy disc drive **1224**, hard drive, CD-ROM drive, tape drive, etc. Further, the operating system **1208** and the computer program **1210** are comprised of instructions which, when read and executed by the computer **1202**, causes the computer **1202** to perform the steps necessary to implement and/or use the present invention. Computer program **1210** and/or operating instructions may also be tangibly embodied in memory **1206** and/or data communications devices, thereby making a computer program product or article of manufacture according to the invention. As such, the terms "article of manufacture," "program storage device," and "computer program product" as used herein are intended to encompass a computer program accessible from any computer readable device or media.

Those skilled in the art will recognize many modifications may be made to this configuration without departing from the scope of the present invention. For example, those skilled in the art will recognize that any combination of the above components, or any number of different components, peripherals, and other devices, may be used with the present invention.

CONCLUSION

This concludes the description of the preferred embodiments of the present invention. The foregoing description of the preferred embodiment of the invention has been presented for the purposes of illustration and description. It is not intended to be exhaustive or to limit the invention to the precise form disclosed. Many modifications and variations

are possible in light of the above teaching. For example, while the foregoing is discussed in terms of crediting amounts from a RTD to a gaming station, credit may also be applied to other locations if desired, including vending machines, a saloon, or other establishment coupled to the GMPS **200**.

It is intended that the scope of the invention be limited not by this detailed description, but rather by the claims appended hereto. The above specification, examples and data provide a complete description of the manufacture and use of the composition of the invention. Since many embodiments of the invention can be made without departing from the spirit and scope of the invention, the invention resides in the claims hereinafter appended.

What is claimed is:

1. A method of providing a payout to a player, comprising:
- accepting a cash-out command in a gaming station having a first fingerprint sensor, the cash-out command associated with a payout value;
- sensing a fingerprint of the player with the first fingerprint sensor;
- generating first fingerprint data from the fingerprint sensed by the first fingerprint sensor;
- accepting a payout command in a payout station, the payout station comprising a payout device, the payout device communicatively coupled to the gaming station;
- sensing the fingerprint of the player with a second fingerprint sensor at the payout station;
- generating second fingerprint data from the fingerprint sensed by the second fingerprint sensor;
- after accepting the payout command in the payout station, comparing the first fingerprint data with the second fingerprint data; and
- paying out at least a portion of the payout value with the payout device based at least in part upon the comparison between the first fingerprint data and the second fingerprint data.

2. The method of claim **1**, wherein the payout device is a remote transaction device (RTD) or another gaming station.

3. The method of claim **2**, wherein the RTD is an automatic teller machine (ATM) or check cashing machine communicatively coupled to a financial institution.

4. The method of claim **3**, wherein the ATM is a legacy ATM modified to operate with the second fingerprint sensor and the gaming station.

5. The method of claim **3**, wherein after the payout command is accepted in the payout station, the first fingerprint data from the gaming machine is transmitted to only the payout station.

6. The method of claim **3**, wherein the first fingerprint data and the second fingerprint data are stored only until the payout value is paid out and deleted thereafter.

7. The method of claim **3**, further comprising:
- deleting all first fingerprint data stored in the gaming station and all second fingerprint data stored in the payout station after paying out the payout value.

8. The method of claim **3**, wherein the gaming station and the payout station together define a gaming system, and the first fingerprint data and the second fingerprint data are not transmitted external to the gaming system.

9. The method of claim **3**, wherein paying out at least a portion of the payout value with the payout device based at least in part upon a comparison between the first fingerprint data and the second fingerprint data comprises:
- crediting a financial institution account of the player with the at least a portion of the payout value.

10. The method of claim **9**, wherein paying out at least a portion of the payout value with the payout device based at least in part upon a comparison between the first fingerprint data and the second fingerprint data comprises:
- crediting the financial institution account with a first part of the at least a portion of the payout value and paying out a second part of the at least a portion of the payout value in cash.

11. The method of claim **3**, wherein the payout value includes one or more coin denominations and one or more paper denominations, and wherein the coin denomination is paid out by the gaming station and the paper denomination is paid out by the payout station.

12. The method of claim **11**, wherein the one or more paper denominations include one or more paper denominations of a first value and one or more paper denominations of a second value higher than the first value, and wherein the denominations of a first value are paid by the gaming station and the denominations of the second value are paid by the payout station.

13. The method of claim **1**, wherein the first fingerprint data and the second fingerprint data are compared by the payout station.

14. The method of claim **1**, wherein the first fingerprint data and the second fingerprint data are compared by the gaming device.

15. A system for providing a payout to a player, comprising:
- a gaming station, having:
  - a first fingerprint sensor, for sensing a fingerprint of the player;
  - a processor for accepting a cash-out command associated with a payout value and for generating first fingerprint sensor data from the fingerprint sensed by the first fingerprint sensor;
- a payout station, communicatively coupled to the gaming station and to a financial institution for completing a financial transaction with a customer of the financial institution, the payout station having:
  - a second fingerprint sensor for sensing the fingerprint of the player;
  - a second processor, communicatively coupled to the payout device and the second fingerprint sensor, for accepting a payout command and for generating second fingerprint data from the fingerprint sensed by the second fingerprint sensor;
  - a payout device, communicatively coupled to the second processor, the payout device for paying out at least a portion of the payout value based at least in part upon a comparison between the first fingerprint data and the second fingerprint data;
- wherein the first fingerprint data is compared with the second fingerprint data after the payout command is accepted in the payout station.

16. The system of claim **15**, wherein the payout device is a remote transaction device (RTD) or another gaming station.

17. The system of claim **16**, wherein the RTD is an automatic teller machine (ATM) or check cashing machine communicatively coupled to the financial institution.

18. The system of claim **17**, wherein the ATM is a legacy ATM modified to operate with the second fingerprint sensor and the gaming station.

19. The system of claim **17**, wherein after the payout command is accepted in the payout station, the first fingerprint data from the gaming machine is transmitted to only the payout station.

20. The system of claim **17**, wherein the first fingerprint data and the second fingerprint data are stored only until the payout value is paid out and deleted thereafter.

21. The system of claim 17, wherein:

the gaming station deletes all first fingerprint data stored in the gaming station immediately after the payout station pays out the payout value; and

the payout station deletes all second fingerprint data stored in the payout station after paying out the payout value.

22. The system of claim 17, wherein the gaming station and the payout station together define a gaming system, and the first fingerprint data and the second fingerprint data are not transmitted external to the gaming system.

23. The system of claim 17, wherein the fingerprint is of the customer and wherein the payout station pays out the at least a portion of the payout value by crediting a financial institution account of the customer with the at least a portion of the payout value.

24. The system of claim 23, wherein the payout station pays out the at least a portion of the payout value by crediting the financial institution account of the customer with a first part of the at least a portion of the payout value and paying out a second part of the at least a portion of the payout value in cash.

25. The system of claim 17, wherein the payout value includes one or more coin denominations and one or more paper denominations, and wherein the coin denomination is paid out by the gaming station and the paper denomination is paid out by the payout station.

26. The system of claim 25, wherein the one or more paper denominations include one or more paper denominations of a first value and one or more paper denominations of a second value higher than the first value, and wherein the denominations of a first value are paid by the gaming station and the denominations of the second value are paid by the payout station.

27. The system of claim 15, wherein the first fingerprint data and the second fingerprint data are compared by the payout station.

28. The system of claim 15, wherein the first fingerprint data and the second fingerprint data are compared by the gaming device.

29. An apparatus for providing a payout to a player, comprising:

means for accepting a cash-out command in a gaming station having a first fingerprint sensor, the cash-out command associated with a payout value;

means for generating first fingerprint data from a fingerprint sensed by a first fingerprint sensor;

means for accepting a payout command in a payout station, the payout station comprising a payout device, the payout device communicatively coupled to the gaming station;

means for generating second fingerprint data from the fingerprint sensed by a second fingerprint sensor;

means for comparing the first fingerprint data with the second fingerprint data after accepting the payout command in the payout station; and

means for paying out at least a portion of the payout value with the payout device based at least in part upon the comparison between the first fingerprint data and the second fingerprint data.

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